

OUR HERITAGE



AgHeritage Farm Credit Services | Winter 2020



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Farm Credit Services

OUR HERITAGE

Winter 2020

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AgHeritage[®]

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Growing Arkansas Today and Tomorrow

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ON THE COVER: Stan Jones Farms, Lawrence County

TO THE LEFT: Isbell Farms, Lonoke County

AgHeritage Farm Credit Services

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agheritagefcs.com



PROUD MEMBER OF
THE FARM CREDIT SYSTEM

OUR CEO



Greg Cole, President & CEO

We want to acknowledge and give thanks to the front line workers who are responding to the COVID-19 crisis. We appreciate their hard work and the long hours they are putting in.

From an agricultural economy perspective, the profitability outlook for 2020 has improved due to recent increases in crop prices mainly attributed to an increase in export demand, coupled with strong harvest yields and government support payments. Although the protein industry was hit hard by the pandemic, there has been a slight improvement. Production capacity is being restored and there is help from the COVID-19 relief aid program. There is an article on page 5 and 6 that details a recent farmland study showing local farmland values continue to remain steady.

As we navigate the pandemic, your Association continues to produce strong business performance. We are experiencing significant loan growth, increased earnings, improved efficiencies, stable credit quality and sound capital. However, we are most proud of our recent annual customer satisfaction survey results. You, our customer-owners, gave us the "highest" customer satisfaction results to date. Of the customer-owners who participated in the survey, ninety-nine percent (99%) stated, "they were satisfied with AgHeritage as a source of financing." We want to express our appreciation to everyone who participated in the survey. Your feedback matters. To see more of the survey results, please refer to page 20.

In today's business environment, results like this don't just happen. It takes teamwork, planning, coordination and strong leadership at all levels. We want to acknowledge our employees for their hard work and dedication for achieving these phenomenal results and for serving our customer-owners during these challenging and disruptive times.

Serving agriculture and rural America is not just our mission, it's our passion!

Greg Cole, President & CEO
AgHeritage Farm Credit Services





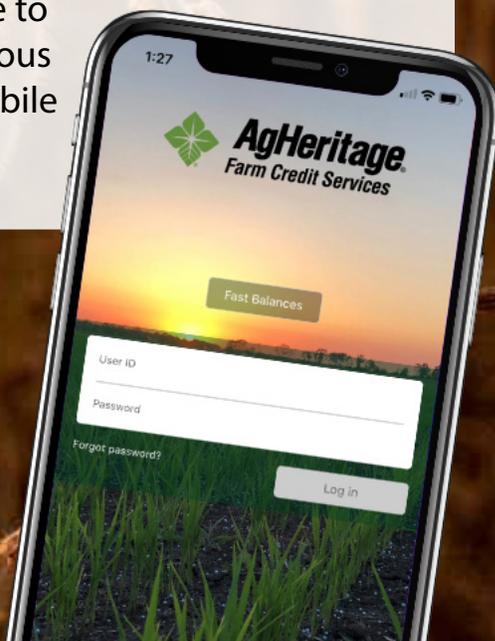
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Farm Credit Services

ONLINE BANKING UPGRADE

AgHeritage is excited to offer our customers a new online banking platform that is faster, smarter and more intuitive than ever.

The new online banking platform is simple and secure. Users are able to integrate their finances with automated accounting platforms, link multi profiles and external accounts, and even deposit checks through the mobile app, all while protecting personal information safely and securely.

Download MyAgHeritage Mobile Banking App today! Be sure to uninstall the previous myAgHeritage Mobile Banking App.



DOWNLOAD THE NEW APP



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 Create a username, password, choose an image and a passphrase.
- 5 Enter your account 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.



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AgHeritageFCS.com/online-banking

PROMOTIONS & New Hires

CLAY CANNON

AgHeritage Farm Credit Services has promoted Clay Cannon to Vice President of Lending and Branch Manager for the Pine Bluff branch.

Cannon joined AgHeritage in September 2015 as a Credit Officer. In July 2018, he transitioned to an AgriBusiness Credit Officer.

Cannon attended the University of Arkansas in Fayetteville where he earned a Bachelor of Science and Arts degree in Agricultural, Food and Life Sciences.



ANGEL M^CCOY

Angel McCoy recently joined AgHeritage Farm Credit Services as an Accounts Payable Specialist. She is working out of the company's Central Office located in Little Rock.

McCoy previously worked as an accounting analyst for DataPath, Inc. She resides in Little Rock.



DOREEN KACZMARSKI

Doreen Kaczmarski recently joined the Pocahontas Branch of AgHeritage Farm Credit Services as a Customer Specialist.

Kaczmarski previously worked for Service Abstract & Title Incorporated where she was an Office Manager. She resides in Pocahontas with her family.



ETHAN BRANSCUM

Ethan Branscum recently joined AgHeritage Farm Credit Services' Central Office in Little Rock as an Agribusiness Credit Officer.

Branscum most recently worked for PGIM Real Estate's Agricultural Finance group, where he was a Senior Investment Associate. Prior to that, he was an Assistant Director for the Arkansas Farm Bureau Federation in Little Rock.

Branscum has his Master of Science degree in Agricultural Economics from the University of Arkansas. He also has a Bachelor of Science in Education degree from the University of Arkansas. He resides in Little Rock.



PATTY ELMORE

Patty Elmore recently joined AgHeritage Farm Credit Services' Central Office in Little Rock as a Lending Services Specialist.

Elmore is working to complete her Bachelor of Science in Business Administration degree from Arkansas State University. She resides with her family in Beebe.



TANNER RIGGIN

Tanner Riggin recently joined AgHeritage Farm Credit Services as an Ag Lending Officer. He is working in the Searcy branch office.

Riggin previously worked at Farm Credit Midsouth where he was an Ag Loan Officer. He attended Arkansas State University where he earned a Bachelor of Science degree in Agricultural Business and Management. He currently resides in Beebe with his family.



JOHN DAVID PIERONI

John David Pieroni recently joined the AgHeritage Farm Credit Services Central Office in Little Rock as a Credit Analyst Trainee.

He has a Master of Business Administration degree from the University of Mississippi and a Bachelor of Science in Business Administration degree in Finance from the University of Arkansas. Pieroni served as an Appraisal Intern during the summer of 2019. He resides in Little Rock.



DALTON CRAIG

Dalton Craig recently joined AgHeritage Farm Credit Services as a Credit Analyst Trainee. He is working out of the Central Office in Little Rock.

Craig has a Master of Science degree in Ag Economics and a Bachelor of Science in Business Administration degree from the University of Arkansas. He served as an AgHeritage Credit Intern during the summers of 2018 and 2019, and resides in Little Rock.



CARA BRAZEAL

Cara Brazeal recently joined the team at the AgHeritage Farm Credit Services Central Office in Little Rock as the company's Assistant Controller.

She previously worked as an Audit Supervisor at Frost, PLLC. She has her Master of Arts degree in Accounting from Hendrix College as well as her Bachelor of Arts degree in Economics and Business with a Minor in Sociology. She resides in Little Rock.



JAMIE MOORE

AgHeritage Farm Credit Services has promoted Jamie Moore to Business Analyst. She is working at the Central Office in Little Rock.

Moore will be actively involved in project management, research and software solutions training for employees of the Association. She has previously served as a Customer Specialist at the Lonoke branch, and a Lending Service Specialist at the company's Central Office.

Moore has a Master's degree in Business Administration from the University of Central Arkansas. She and her family reside in Beebe.



BENCHMARK Update

By AgHeritage Farm Credit Services Appraisal Department

CROPLAND BENCHMARK	County	2016	2017	2018	2019	2020	Last 5 Years	
		% CHANGE \$ PER UNIT Cap Rate	% CHANGE SIMPLE / COMPOUNDED CHANGE IN \$/UNIT					
#472 200 ACRES	- Randolph Co	8.57% \$5,700 2.70	0.00% \$5,700 2.80	-1.32% \$5,625 2.75	0.00% \$5,625 2.74	-3.11% \$5,450 2.75	-4.39%	-1.12% -\$250
#375 280 ACRES	- Lonoke Co	3.06% \$3,607 3.00	0.00% \$3,607 2.94	-1.58% \$3,550 2.94	0.00% \$3,550 2.94	1.80% \$3,614 2.95	0.19%	0.05% \$7
#487 287 ACRES	- Monroe Co	-1.73% \$3,801 3.60	-1.26% \$3,753 3.70	0.00% \$3,753 3.69	0.00% \$3,753 3.80	0.00% \$3,753 3.75	-1.26%	-0.32% -\$48
#490 162 ACRES	- Lincoln Co	0.00% \$4,321 3.10	-2.85% \$4,198 3.25	-1.48% \$4,136 3.25	0.29% \$4,148 3.25	0.00% \$4,148 3.25	-4.00%	-1.02% -\$173
#185 308 ACRES	- Arkansas Co	4.23% \$4,805 2.90	-1.35% \$4,740 2.78	1.37% \$4,805 2.75	4.06% \$5,000 2.85	0.00% \$5,000 2.85	4.06%	1.00% \$195
#460 320 ACRES	- Ashley Co	-2.33% \$4,609 3.15	-1.28% \$4,550 3.15	7.14% \$4,875 2.99	-0.64% \$4,844 3.01	0.00% \$4,844 2.80	5.10%	1.25% \$235
Cropland BM - Avg Increase/Decrease		1.97%	-1.12%	0.69%	0.62%	-0.22%	0.39%	
Cropland BM - Avg \$/Ac		\$4,474	\$4,425	\$4,457	\$4,487	\$4,468	\$4,462	

CROPLAND BENCHMARKS

Of our six cropland benchmark properties, the Randolph County Benchmark (BM) update is the only cropland benchmark that indicated a decrease (a -3.11% change) over the past 12 months. This benchmark indicated a 0.00% change between the 2018 and 2019 updates and a slight decrease between the 2017 and 2018 updates. Similar to each of our cropland benchmarks, the Randolph County Benchmark has, over the last ten years, indicated an overall strong appreciation; however, over the past five years, this benchmark has indicated 0.00% change twice and a decrease twice. The 2020 per acre value for the Randolph County Benchmark is \$250/acre less than the per acre values in 2016 and 2017. The last increase indicated by this benchmark was between the 2015 and 2016 updates.

Compared to the twelve months prior to the 2019 BM, sales activity in the Lonoke County BM has increased slightly between 2019 and 2020. The Lonoke County Benchmark is the only cropland benchmark that indicated a slight increase over the past twelve months. Based on the available market data, there is a noted difference in the price investors have shown themselves willing to pay for larger tracts and the price that local owner/operators are willing to pay for smaller tracts. From the beginning to the end of the most recent five year period, the Lonoke County Benchmark has been essentially static: the per acre value in 2016 was \$3,607/acre and the per acre value in 2020 was \$3,614/acre.

The 2020 update marks the third year in a row that no value change has been indicated by the Monroe County Benchmark. As is the case in most years, the availability of sales in this benchmark's immediate market area is extremely limited. This benchmark has, since 2016, indicated a change of -0.32% compounded annually. Along with the Randolph County BM and the Lincoln County BM, the 2020 Monroe County BM update indicates a lower price per acre than it did in 2016 (a difference of \$48/acre between 2016 and 2020).

Over the last five years, the Lincoln County Benchmark has indicated 0.00% change twice, decreases twice, and a slight increase between 2018 and 2019. Compounded annually, this benchmark has indicated a 1.02% decrease between 2016 and 2020. The per acre value of the Lincoln County Benchmark was \$4,321/acre in 2016 and \$4,148/acre in 2020; this is a \$173/acre decrease between 2016 and 2020. Even more than the Monroe County BM, sales in the immediate market area around the Lincoln County BM property are extremely limited. As a result, the comparable sales utilized in this particular update represent a fairly large market area (oftentimes from across AFCS' entire southeastern market area). Sales utilized in the Lincoln County BM tend to be those that have heavier to mixed soils and suitable for a soybean, rice, and, in some instances, corn rotation.

Over the last 12 months, sales activity around the Arkansas County Benchmark (which represents the Grand Prairie agricultural region) has been relatively strong. Still a market driven primarily by word-of-mouth advertising and local buyers, there has been increased activity from out-of-area buyers and brokerage listings in recent years. The per acre value of this benchmark in 2016 has increased by nearly \$200/acre in 2019 and 2020. Of the six cropland benchmarks, the Arkansas County BM has indicated the

strongest appreciation over the last three years. Although no increase was indicated between the 2019 and 2020 updates, recent sales activity that has occurred since the 2020 update hints that the 2021 update will likely indicate another percentage increase.

The Ashley County Benchmark property is intended to reflect the values of highly productive, versatile soil farms in the southeastern Arkansas area (primarily corn and cotton type properties). Unlike AFCS' other cropland BM properties, the Ashley County BM indicated a strong increase between 2017 and 2018 of 7.14%. After the strong increase in 2018, the modest decrease reflected in the 2019 update followed by the 0.00% in 2020 indicates that the market has stabilized. Sales of properties in southeast Arkansas similar to the Ashley County BM slowed in the last twelve months. Of the six cropland BM properties, the Ashley County BM is one of only two BM's that indicated a significant increase in per acre value over the past five years: in 2016, the per acre value of the Ashley County BM was \$4,609/acre in 2016 and \$4,844/acre in 2020.

PART-TIME FARM BENCHMARK	County	2016	2017	2018	2019	2020	Last 4 Years	
		% CHANGE TOTAL VALUE Cap Rate	% CHANGE SIMPLE / COMPOUNDED CHANGE IN VALUE					
#135 32 ACRES & IMPROVEMENTS	- Cleburne Co		0.00%	4.00%	2.56%	0.00%	6.67%	2.18%
			\$375,000 1.61	\$390,000 1.46	\$400,000 1.43	\$400,000 1.43		\$25,000
#364 30 ACRES & IMPROVEMENTS	- White Co	-5.26% \$180,000 2.65	RETIRED	RETIRED	RETIRED	RETIRED		RETIRED

PART-TIME FARM BENCHMARK

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 BM for many years. The current part-time farm BM consists of 32 acres and structural improvements typical for this type of property. The Cleburne County BM indicated an increase of 4.00% from 2017 to 2018 and a 2.56% increase from 2018 to 2019. In both cases, the increases were attributable to appreciations in land values over these periods. No change was indicated between the 2019 and 2020 benchmark updates.

POULTRY BENCHMARK	County	2016	2017	2018	2019	2020	Last 3 Years	
		% CHANGE TOTAL VALUE Cap Rate	% CHANGE SIMPLE / COMPOUNDED CHANGE IN VALUE					
#144 70 ACRES & IMPROVEMENTS	- Lawrence Co			0.00%	1.05%	3.45%	4.53%	2.24%
				\$2,870,000 13.00	\$2,900,000 13.00	\$3,000,000 11.50		\$130,000
#488 40 ACRES & IMPROVEMENTS	- Cleveland Co	-3.13% \$775,000 16.00	0.00% \$775,000 16.00	RETIRED	RETIRED	RETIRED		RETIRED

POULTRY BENCHMARK

The Lawrence County BM is the AFCS virtual broiler farm benchmark property. Introduced in 2018, the Lawrence County BM replaced a Cleveland County broiler farm that had been utilized as our BM since 2006. Compared to the retired Broiler BM property, the Lawrence County BM 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 2019 and 2020, our Lawrence County broiler BM indicated an appreciation of 3.45%. Demand for broiler farms, particularly properties that have been constructed within the last five years, remains strong and buyers routinely pay prices that indicate low (or even non-existent) rates of physical depreciation in the first two to three years following construction. The indicated cap rate for the 2020 update also decreased significantly; this is indicative of the strong demand in the market and the higher prices being paid for relatively stable incomes.

SUMMARY

In conclusion, this year's update appears to continue a trend for our cropland benchmarks that began in 2016; a trend that, after the volatile increases of prior years, re-emphasizes that values have – in large part – stabilized. Between 2016 and 2020, two of our six cropland benchmark properties (Ashley County and Arkansas County) have increased in value, two have been essentially stable with only a slight change (Lonoke County and Monroe County), and two have decreased in value (Randolph County and Lincoln County).

It is our opinion that moderate changes are indicative of a healthy land market and do not point to a precipitous value-drop in the near future. The benchmark update provides a good, annual baseline of agricultural land values in our area and is a useful tool; both for recognizing past trends, and also in our continued attempts to predict future disruptions.

DELTA PEANUT Plant Progress



Construction of the shelling plant was recently completed at Delta Peanut, a 100% farmer owned peanut shelling facility that is the first of its kind in Arkansas. Delta Peanut owners include farmers from Arkansas, the Missouri bootheel region, and

northeast Louisiana. The state-of-the-art shelling facility sits on a 71-acre site in the Craighead County Technology Park in Jonesboro.

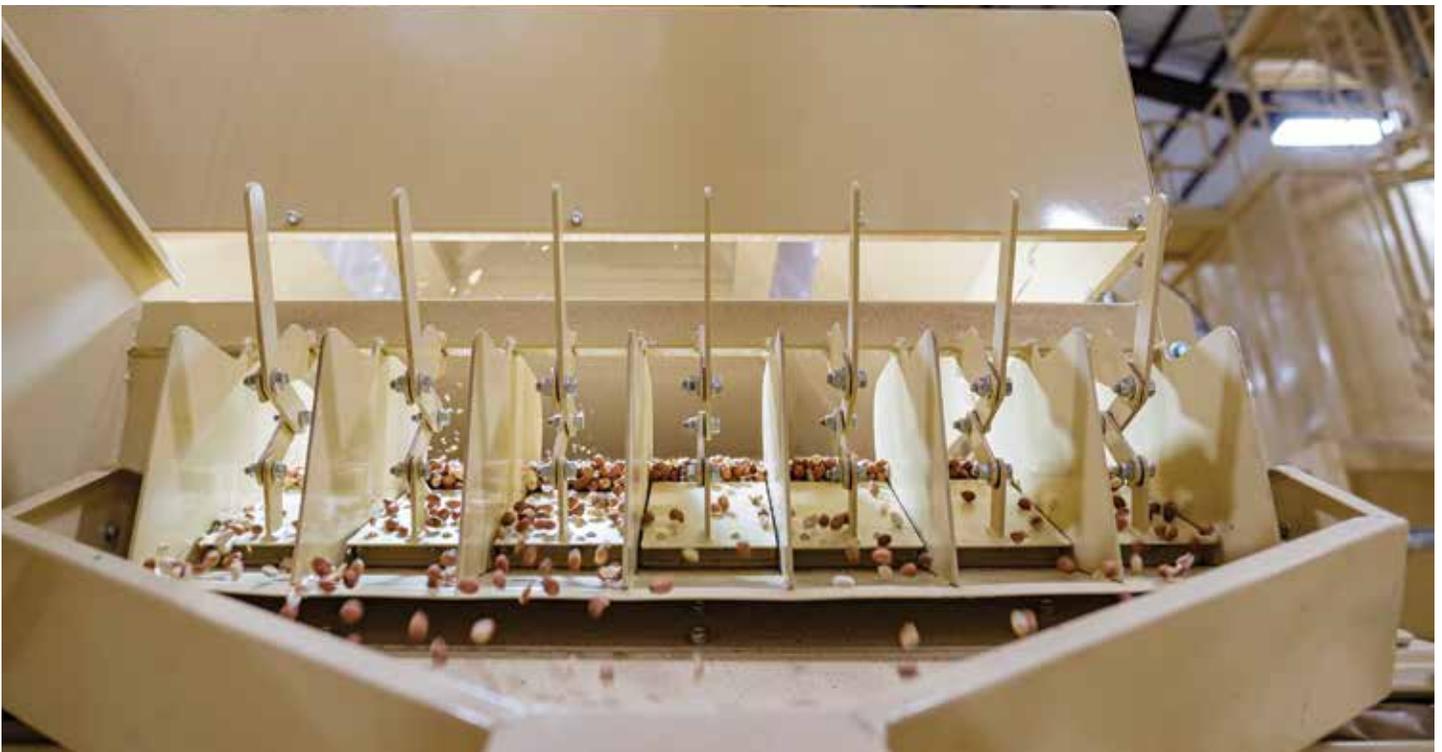
The shelling facility is up and running, and will shell more than 105,000 tons of peanuts, with a plan to grow to a capacity of 180,000 tons. Currently, 57,000 tons of those peanuts will be stored on-site in Jonesboro in three main warehouses and one "surge" warehouse. The balance of the production will be handled by partner buying points in Pocahontas (25,000 tons) and Marianna (24,000 tons).

Delta Peanut is committed to a mission of sustainability. "We utilize every piece of the peanut," says Delta Peanut CEO Tommy Jumper. "When we shell, the hulls go to make cattle feed or poultry bedding. After we grade the peanuts, anything that's too broken or small to be food-grade is used in bird feed, or peanut oil, or peanut meal. You won't see any trash trucks coming out of our plant, because every piece of the peanut can be commercialized and put to some good use."



Delta Peanut CEO Tommy Jumper discusses the ins and outs of the plant with Weston Weeks of AgHeritage on National Peanut Day, which was observed on September 13.

Construction of Delta Peanut was financed by AgHeritage Farm Credit Services, Farm Credit Midsouth, Farm Credit of Western Arkansas and Farm Credit of Southeast Missouri.



The 2020 crop being processed.



Farmers from Arkansas, Missouri and Louisiana bring crops to Delta Peanut for processing.



The storage facility in Jonesboro.



At peak capacity, Delta Peanut will shell more than 180,000 tons of peanuts.

CUSTOMER SPOTLIGHT

The Wilson Family: Working Together for Home and Community

When brothers Frank, Jewel and Grady Wilson of Rison purchased a small sawmill in 1972, primarily to cut lumber for their own use, they never envisioned that Saturdays-only operation would evolve into the large family business which today plays a key role in Cleveland County's all-important timber industry.

In addition to Wilson Brothers Lumber Company, which three years ago installed a large new mill on the cutting edge of technology, the family (which now includes members of the second generation), also operates four other timber-related businesses, Tri-W Logging, Arkansas Forestry Management Services, A&W Logging and River Ridge Equipment.

The new mill has enabled Wilson Brothers to triple production and double its workforce there, bringing total employment for the family's five businesses to about 115.

Beginnings

The youngest of the three brothers, Frank was involved in 4-H as a teen. Having lost his father at age 10, he had no plans of going to college, but his 4-H forestry project earned state and national honors, as well as \$2,000 in scholarships.

"We didn't have any money," he said. "Grady and Jewel were already out of school, and it was only me and Momma. We lived on hardly anything – \$75 a month. When I started college, Momma went and took her first public job at the dry cleaners making 50 cents an hour. That was \$20 a week."

Frank went on to earn a degree in forestry at the University of Arkansas at Monticello (formerly Arkansas A&M), and upon graduating, started a job with Elrod Company, a pulpwood dealer owned and operated by Mr. Searcy Elrod. After a time, he went to work for Weyerhaeuser, and was working in procurement for Weyerhaeuser Company when he and his older brothers, both then working for the railroad, paid \$1,500 for that first sawmill.

"It took us another \$1,500 to get the mill running, with the parts we had to get and everything," Frank said. "We had \$3,000 in it, so we'd just cut a little lumber to sell to Hixson Lumber Sales so we could get our money back."

The three continued their regular jobs, running the mill Saturdays only from 1972 to 1984.

"We put all of the money we made on the business back into it and started buying some land along the way," Frank said.

The three brothers purchased a better mill in 1977 and continued to buy more land.

"Later (in the 1990's), Grady and I bought Jewel out when he didn't want to be part of the land-buying business anymore. Grady and I took our part of the business and bought more land." Jewel had been part of the Wilson Sawmilling and Companies until then.

The two decided in 1984 they had too much invested in the mill and weren't running it enough, so when Grady's son, Jeff, graduated from college, they told him they would start the sawmill and "do a little forest management and a little logging."

"We ended up sawmilling all of the time," Frank said.

As an 11-year-old in 1972, Jeff had worked stacking lumber at that first little mill and stayed with it.

"Frank worked for Weyerhaeuser and drove a company truck that had a radio and a telephone," Jeff said. "That was all I wanted to do – get out and go to work for a forestry company and have my own company truck."

He went to the University of Arkansas at Monticello (UAM), graduated in 1984 with a degree in forestry and came back to the mill, where he worked with his dad.

"He more or less ran it," Jeff said. "We did what he told us until he decided he was going to retire 13 years ago."

The mill went full-time in 1984 and Jeff eventually became manager.

Grady's son, James, also started at the beginning.

"The only thing I missed was when they cut the lumber to build the original building for the sawmill," he said. "Then I went to college, graduated and went to work for J.A. Riggs Caterpillar from 1980 to 1990. I came back here then and was involved with the logging crews until 2010, when we started River Ridge (a forestry equipment company which does service work for the company, as well as the public, and refurbishes John Deere skidders)."

Memories of early days at the mill are a favorite topic of conversation when all of the men get together.



Harrell and Frank Wilson in the sawmill.



Alex Tilley, Harrell and Frank Wilson watching sawmill operations.

"I told somebody the other day I put James and Jeff through college and never gave them a dime of spending money," Grady said. "If they didn't make it on Saturday working, they did without."

He also enjoys recalling a day when a man showed up at the mill in fine dress clothes, asking where he could find the person who ran the sawmill.

"I asked if he wanted the main boss and he said yes. Momma had just come out of the house and was by the office, so I pointed to her.

"He asked, 'Does that woman run the mill?' I said no, but she runs us."

Laughing, they say Frank's son, Jeremy, started when he was about three years old, grew up between the forklift driver's legs and was driving a forklift at age five.

"When I was three, Uncle Jewel would cut me a stump off and sit me on that while they were working," Jeremy said.

He swore he'd never work at the mill and played football at UAM, where he earned a degree in history. But after teaching and coaching for a while, he was ready to return.

Frank's son, Harrell, and Grady's son, Brad, laugh as they recall trying to move and stack lumber "every once in a while."



The original sawmill sign now hangs outside the new sawmill's offices.

"I remember our first actual paying job, when we got to work all summer stacking lumber on the green chain at \$2 an hour. We thought we were rich," Brad laughed. "I also recall that 1994 was the year Harrell graduated and I quit college. I worked at the sawmill for a while and then started on the equipment end of it. We started River Ridge and I went there seven years ago. James and I run it now."

Harrell says he decided in his junior or senior year of high school that he wanted to be a part of the family business. He, too, received a degree in forestry from UAM and now works primarily in timber management and procurement.

Alex Tilley, who is married to Frank's daughter, Melanie, went to work at the mill in 1998, and he assists Jeff in managing the sawmill.

"I relief saw and wait for something to tear up," he laughed. "My wife wanted to live down here close to her family, and I had to have a job."

Frank recalls that a lot of young men, including many of the boys' high school friends, worked at the mill on Saturdays.

"An executive at Tyson told the Rotary Club at Pine Bluff that the first job he ever had was at Wilson Brothers Lumber Company," he said.

Jeff recalled he brought several friends home from college to work "And to eat Momma's cooking," he laughed.

Frank also remembered a young man that James brought home working with Grady on a Saturday stacking ties.

"It was pretty hard work, but not real hard. When they got through, Grady looked at the young man and said, 'You work pretty good. Maybe next time we'll pay you.' That boy looked at James like he believed he wasn't going to get paid."

"He looked at me like he was going to kill me," James added, laughing.

Expansion Begins

Franks said growth of the business really began with borrowing money from AgHeritage.

"For a long time, we wouldn't borrow money for anything," he said. "If we couldn't pay cash for it, we didn't do it. After we found out AgHeritage didn't have better sense than to loan us money, we really grew."

Clay Cannon, Vice President of Lending and Branch Manager at AgHeritage's Pine Bluff Branch, was quick to add that being a banker is all about the people you deal with.

"And I will tell you that, out of my customers, I don't have any that are more exceptional individuals. I have the utmost respect for all of the Wilsons and their character. It makes it easy to do business with them because I trust them."

The Wilsons didn't initially intend the new mill to be so large, but they knew change was needed.

"The old mill served its purpose," Jeff said. "There was basically no technology, and the new mill is all technology. The old mill was hands-on everything, and the new mill is not so much hands-on. Basically, now, when a log goes into the mill, it doesn't touch hands until finished out to the green chain."

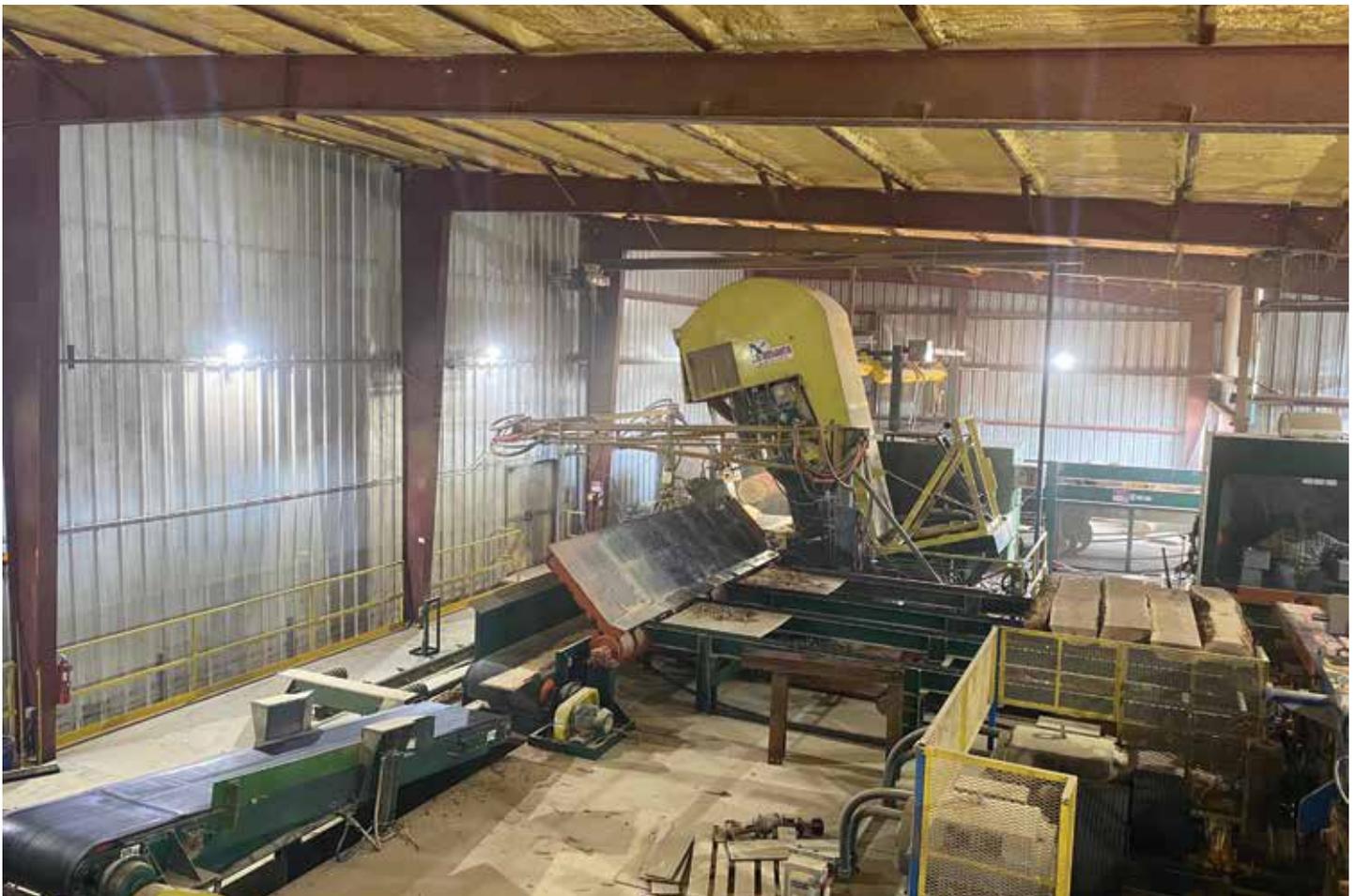
"It took a lot of help and understanding from AgHeritage to help us get there with the new mill," Frank said. "We grew in three years what it would've taken us 10 years."

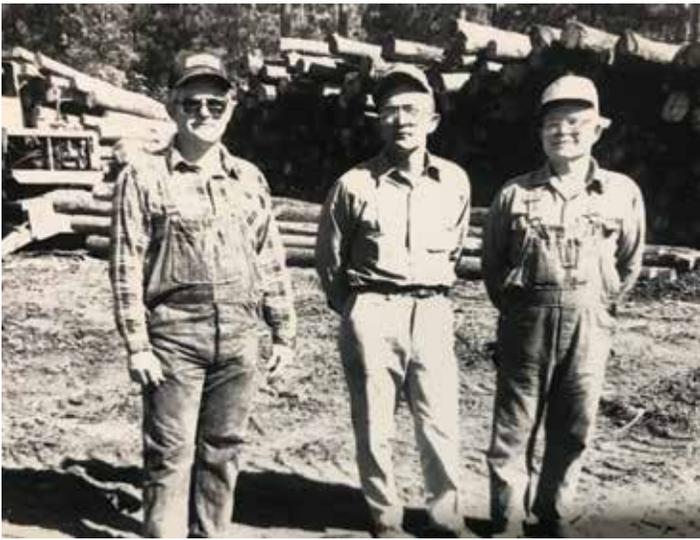
Jeff added that while they didn't intend to triple production, it just happened with the new technology.

"To know we were getting the best technology, the family visited other mills and got suggestions from the construction company."

Harrell noted that most people in the company know their jobs, so the Wilsons primarily oversee operations and meet every Friday for lunch to touch base.

"We just feel fortunate to be part of this community and be able





Brothers Frank, Grady and Jewel Wilson.



Clay Cannon, Harrell Wilson and Alex Tilley visit during a tour of the sawmill.

to have the employees we have that can do the jobs they do.”

Frank feels strongly it is vital to give back to the community.

“Robert Hixson made this point to me: you’ve got to give something back to this country. If you die and you didn’t give back, you didn’t do your job.”

Jeff said he finds deep meaning in serving God, because “when you serve God, all of the other stuff comes natural.”

“Helping people along the way and giving back to your community, it’s all God-based. If you serve God, you’re going to serve your fellow man. That’s another thing about our family – we never work on Sunday and always quit early on Wednesdays to go to church.”

While the Wilsons support their community in many ways, one of the most noted is the company’s annual Christmas barbecue.

“It started when we took three days off for Christmas at the mill,” Frank said. “We decided we’d give the boys a sandwich at noon and take off three and a half days. That went on for a few years, and then I decided to buy some barbecue in Pine Bluff for the lunch. A cousin of ours, James Powell, volunteered to cook if we would buy the meat, so I bought briskets, pork and ribs. Each year we’d buy a little more meat and invite more friends. Buy more meat, invite more friends.”

Now the event hosts about 1,000 people, including customers, friends and state dignitaries – including the governor a few times.

Frank loves it that people in grease-stained overalls are seated right beside bankers in suits and ties.



Left to right: Jeremy Wilson, Harrell Wilson, Frank Wilson, Jeff Wilson, Grady Wilson, Brad Wilson, James Wilson and Alex Tilley.



"We love this. The event shows that no one is better than anyone else."

Family, too, is of utmost importance for the Wilsons, and Frank is quick to give credit to his mother as one of the most influential people in his life.

"I was the baby. It's good to be the baby," he said tearfully. He also expressed gratitude to Robert Hixson and Searcy Elrod for their encouragement and helping him develop in both business and forestry.

"The real key is family," he added. "It's enjoyable to have our family together and to be able to work together. You don't see many families that can do that."

Harrell said his dad told them early on: "I have proof of one thing. You don't have to be smart. You don't have to be right. But everyone has to work together."

"One thing Uncle Frank always taught us was don't be greedy," Jeff said. "There is always enough to go around. That has always stuck with me. The other thing I remember him saying is that every single person can teach you something, no matter who it is, what they look like, where they're from, they can teach you something. You listen when people talk and be smart enough to take away what you need to know."

That wisdom, as well as kindness and a good work ethic, have made the Wilson family a cherished part of Rison and great citizens of Arkansas.



CONGRATULATIONS to AgHeritage Customer-Owner 2020 Farm Families

Since 1947, the Arkansas Farm Family of the Year Program has served as a vehicle to recognize outstanding farm families throughout the state. The objectives of the Farm Family of the Year Program are 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 for the program are Arkansas Farm Bureau, Electric Cooperatives of Arkansas, Farm Credit Services of Western Arkansas, AgHeritage Farm Credit Services and Farm Credit Midsouth.



Trey & Ashley Daniel

North Arkansas County Farm Family of the Year

Trey farms corn, rice, and soybeans on 5,800 acres at Stuttgart. He is supported by his wife Ashley and daughter Tenley.

They are members of St. John's Lutheran Church, where Ashley is the secretary and Trey is the chairman of the school board. Their daughter, Tenley is a very active eight-year-old. When not on the farm fishing or helping her dad, she plays softball on two different teams. The family also enjoys spending time with friends and family during their offseason.

Armstrong Brothers LLC

Chicot County Farm Family of the Year

Vince and Roger Dale Armstrong are continuing a farming tradition that began in the 1950s. The Armstrong Family has farmed in Chicot County for four generations, beginning when their grandfather moved to Arkansas from Illinois.

The brothers now utilize 4,300 acres for farming corn, soybeans, rice and cotton. During the offseason, the family enjoys spending their time at Delta Desha Hunting Club.



Turner Farms IV Partnership

South Arkansas County Farm Family of the Year



Beginning some 11 years ago, Roger and Sonie Turner, JoAnna Turner Earhart, and Dena Turner Bly formed Turner Farms IV Partnership, though the family had been farming much longer than that.

JoAnna, Roger and Sonie's oldest daughter, teaches second grade at DeWitt Elementary School while husband Chris works full-time on the farm and is in charge of the duck guiding service. Younger daughter Dena is the farm Secretary. Dena's husband Jay teaches math at DeWitt High School and works part-time on the farm and also duck guides.

Turner Farms IV currently farms about 1,000 acres of rice and 1,300 acres of soybeans.

Edward & Angela Schenk

Drew County Farm Family of the Year

The Schenk family owns and operates Feather Creek Farms in Drew County. Edward has always been around the farm and can remember riding on the tractor as a young child. Today, he farms 1,150 acres of corn, soybeans and wheat.

Outside of farm life, Edward's wife Angela runs a taxidermy shop called Cup'd and Committed. When the couple is not working, they enjoy fishing with their four-year-old son, James.



Thaxton Brothers Partnership

Lonoke County Farm Family of the Year

Keaton and Clayton Thaxton grew up on a farm, where they gained valuable row crop experience. While in college they formed the Thaxton Brothers Partnership, which has grown to 4,000 acres of leased land farming irrigated rice, soybeans and corn.

Keaton and Clayton are now introducing their young sons to farming in hopes of continuing the tradition.



Adam Chastain Family

Monroe County Farm Family of the Year

Adam resides southeast of Holly Grove in the Ragtown community with his wife, Megan and their children. Their daughter Olivia is eight and will attend Marvell Academy this fall. Their son James is two, and spends his days at home with mom. The couple is expecting their third child in January.

In his 13th year of farming, Adam is an independent operator and plans to grow his operation as opportunities emerge. He also studies farmers' success on a national scale and participates in the Conservation Stewardship Program to influence his farming practices.



Chad Render Family

Jefferson County Farm Family of the Year

Southeast District Farm Family of the Year

Chad Render farms corn, rice and soybeans at Pine Bluff on 6,200 acres. He is supported by his wife Dawn and daughters Mary-Keaton and Stella. As a family, the Renders enjoy country music, church life and fostering orphaned dogs.

BoBrook Farms

Pulaski County Farm Family of the Year

Bobby and Karen Bradford established their farm at Roland in 1994 and named it after their children, Bo and Brook. Today, they live on the farm with their children and grandchildren, and the entire family contributes to its success.

BoBrook Farms offers a winery, pumpkin patch, wedding venue and various other events which contribute to the farm's popularity. Additionally, the farm produces blueberries, blackberries, muscadines and pumpkins.



Anthony Wells Family

Randolph County Farm Family of the Year

The Wells family farm, near Imboden, operates a 700 herd beef operation. Additionally, the farm includes a hay and egg production operation. Pictured are Holley Wells, Jace and Halle Wells and Brittany Gosha, Stetson Wells, Anthony and Dana Wells, Jessica Wells, Shane Wells and Seth Wells.

BOARD Election Results

AgHeritage Farm Credit Services announced the results of its 2020 Board of Directors election.

Mark Isbell and Dow Brantley were elected as Central Region Directors, and Southern Region Director Jesse Briggs was re-elected. Directors are elected to serve four-year terms.



Mark Isbell



Dow Brantley



Jesse Briggs

ANNUAL STOCKHOLDERS MEETING & Board Election

AgHeritage Farm Credit Services will hold its Annual Shareholders Meeting on April 20, 2021, at 2 p.m. Information about the meeting and the board election process will be mailed to stockholders during the first quarter of 2021.

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 in 2021 are indicated below.

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



SOUTHERN REGION
4-Year Term
Position currently held by
Jerry Burkett

SOUTHERN REGION
4-Year Term
Position currently held by
Scott Young

NORTHERN REGION
4-Year Term
Position currently held by
Mike Burkett

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

CUSTOMER SURVEY Results



In order to determine how well AgHeritage Farm Credit Services measures up, each year we conduct a 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 an outstanding return response rate of 26%.

The survey indicated that 99% were satisfied with AgHeritage as a source of financing for their agricultural operation. The vast majority (99%) also indicated their expectations were met with 51% of those indicating AgHeritage was exceeding what an ag lender can and should do.

The survey also indicated that an impressive 96% of current customers said they would "definitely" or "probably" acquire

another loan from AgHeritage if they required agricultural financing in the future.

Donations were made on behalf of the customer-owners of AgHeritage Farm Credit Services in appreciation of your support of the customer survey. Donations of \$500 were made to Future Farmers of America and to the Arkansas 4-H Foundation.

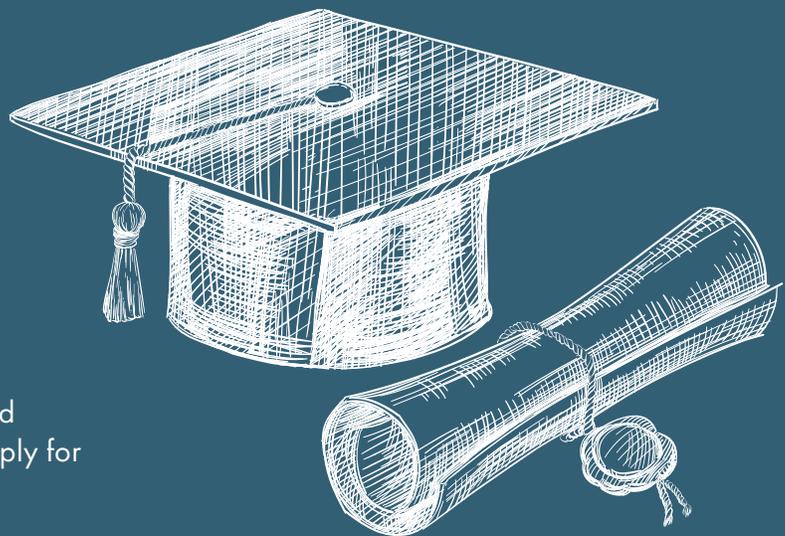
"At AgHeritage Farm Credit Services, our mission is to be the provider of choice for financial solutions to our rural and agricultural markets. We strive to make a positive difference in the business affairs of our customer-owners. We are very pleased with the results," said Greg Cole, President & CEO of AgHeritage.

AgHeritage Proudly Invests in the Next Generation Through Our Scholarship Programs

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

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

University Scholarship AgHeritage FCS also offers 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 FCS to apply for this scholarship.



Deadline for ALL scholarship applications: March 15, 2021
For terms and more information please visit: agheritagefcs.com

CONNECTING With Our Customers

BURTHEL THOMAS

AgHeritage Stuttgart Branch customer-owner Burthel Thomas of Thomas Farms and Queen Bee Honey in Jefferson County.



THE PATTERSON BROTHERS

AgHeritage Pocahontas Branch customer-owners Joseph, Jace and Jacob Patterson, along with their father Jon, produce watermelons in Sharp County.



THREE GENERATIONS OF PARKERS

AgHeritage Lonoke Branch customer-owners Charles Parker Sr., Charles Parker Jr., Clay Parker and Caleb Parker farm over 9,000 acres south of Carlisle. They are fifth generation farmers.



Congratulations!

2021 AgHeritage Calendar
Photo Winners

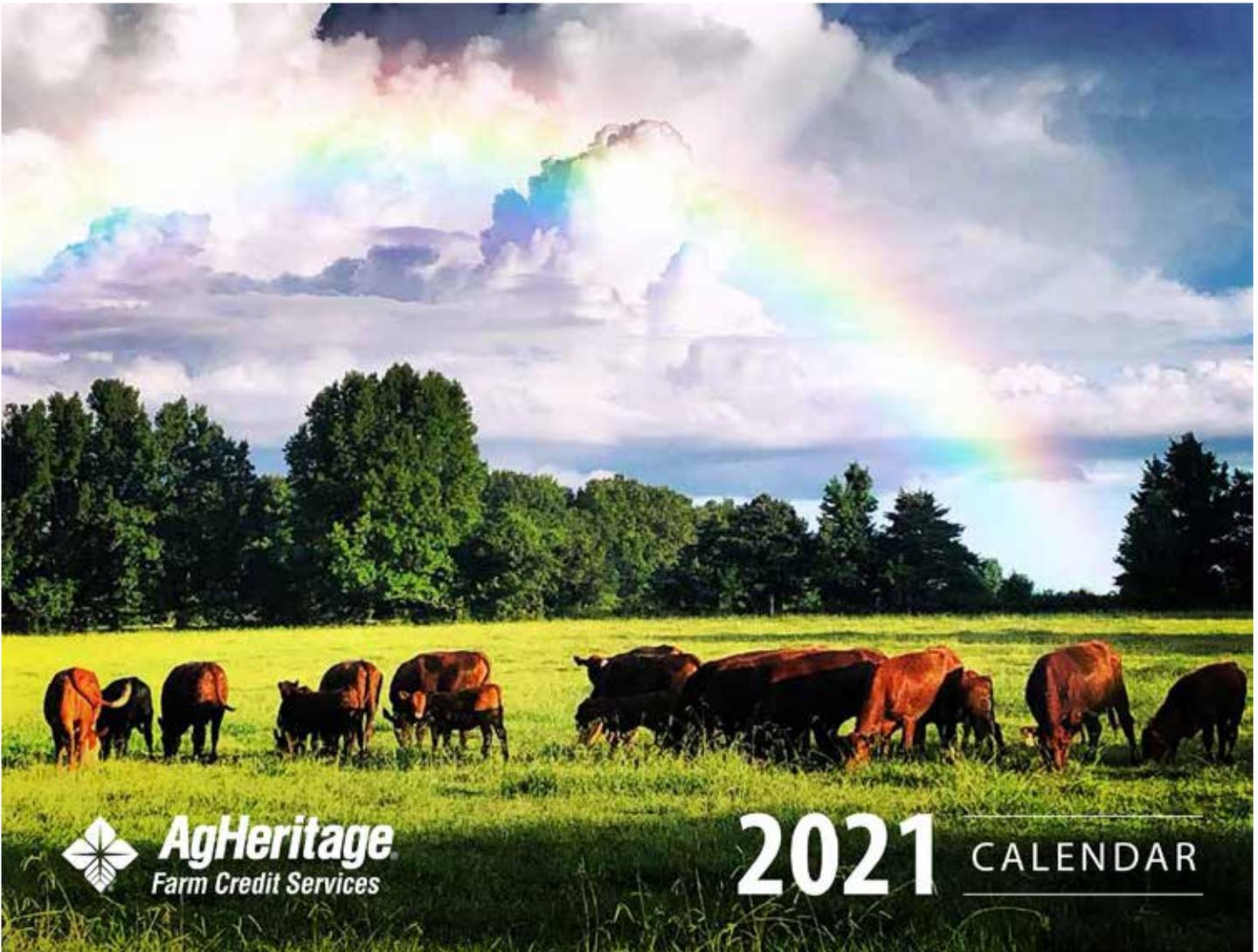


Third Place



Second Place

Third Place: Jami Lender received a \$50 prize. **Second Place:** Kaia Panitz won \$100.



Megan Cain was the Grand Prize Winner and recipient of \$200 cash.

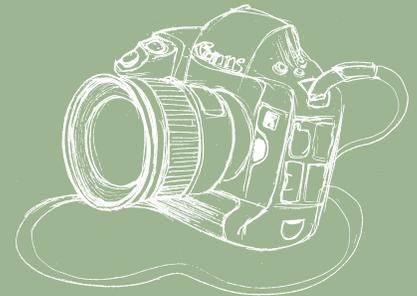
2022 Calendar Photo Contest

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 July 31, 2021.



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

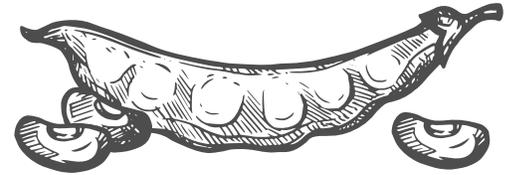
CONGRATULATIONS Arkansas Grown School Garden Contest Winners



The Arkansas Grown School Garden of the Year Contest was initiated in 2014 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.

“As a farmer-owned cooperative, we believe it’s important to support local food system initiatives such as the Arkansas Grown School Garden Program,” said AgHeritage Farm Credit Services CEO Greg Cole on behalf of the Farm Credit Associations of Arkansas. “Local food projects like this are a great way to educate the next generation and the public about food production and agriculture.”

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 2019-2020 school year or planned to start a garden in the 2020-2021 school year.



Best Education Based School Garden: ACCESS Group Inc., Little Rock (Pulaski County), \$500 Award



Best Start-up School Garden Proposal: Fairview Elementary, Texarkana (Miller County), \$500 Award



Champion of Sustaining School Garden: Carolyn Lewis Elementary, Conway (Faulkner County), \$1,000 Award



Best Community Collaboration School Garden: Hugh Goodwin Elementary, El Dorado (Union County), \$500 Award



Best Overall School Garden: West Arkansas Child Development Inc., Alma (Crawford County), \$1,000 Award

Best Harvest Partnership School Garden: Fayetteville Public Schools, Fayetteville (Washington County), \$500 Award

AGHERITAGE in Action

Glad to Buy Lunch Day

The hard working women of Bayou Meto Community Women of Faith prepared and delivered lunches to area farmers on Glad to Buy Lunch Saturday, September 19. The Stuttgart Branch of AgHeritage Farm Credit Services was pleased to provide funding for the event.



Reidhar Farms Family Feature

Cole Plafcan, AgHeritage Senior Vice President-Chief Lending and Marketing Officer, presents Johnny and Jeffrey Reidhar with a framed print of the story featuring Reidhar Farms from the Summer 2020 issue of Our Heritage magazine. If you missed reading about Reidhar Farms, you can find previous issues of Our Heritage at agheritagefcs.com/news-and-links/our-heritage



Farmer Veteran Coalition Veteran's Day Celebration

AgHeritage celebrated our veteran farmers on Veteran's Day, November 11, in Searcy. The Farm Credit Associations of Arkansas recognized Homegrown By Heroes Scholarships recipients, and member signs were presented to new Homegrown By Heroes members. Tanner Riggan, Searcy Branch Ag Lending Officer, was honored to attend.



Randolph County Livestock Show Awards

The Pocahontas Branch was proud to sponsor the Randolph County Livestock Show Award on August 28 in Maynard. AgHeritage Customer Specialist Deonne Donner attended.



Landon and Josie Reel, children of AgHeritage customers Brian and Miranda Reel, display their awards.



Madelyn and Mason Hart show the rewards of hard work.



Breonna Carpenter, Bryson and Hayden Hibbard enjoy the show.



Kenley, Lane and Cole Hardin, children of AgHeritage customers Wes and Jennifer Hardin, show their awards.



Aden Kimble, grandson of AgHeritage customers Shane and Terran Halliburton.



Zoe Barnett of Maynard FFA displays her buckle.



Congratulations to all the winners!

White County Youth Market Animal Auction



The White County Youth Market Animal Auction was held September 18, at the White County Fairgrounds. Due to the Covid-19 pandemic, the auction was streamed on Facebook Live for the public to view. However, the youth were still allowed to show their livestock and benefited from the Junior Market Animal Auction. This sale was the ultimate reward for a years' worth of long, hard work for the Junior Market Animal Exhibitors.



\$1,000 Adam McClung Scholarship Winners Announced

Congratulations to the 2020 Farm Credit Adam McClung Leadership Scholarship recipients! Awards are provided by the Farm Credit Associations of Arkansas and administered by the Arkansas Cattlemen's Association. Recipients were selected by a scholarship committee chaired by Chantel McClung. Each student will be awarded \$1,000.

Victoria Lehmann, of Scotland (Van Buren County) is a 2020 graduate of Nemo Vista High School. This fall she will study Animal Science at the University of Arkansas. Victoria plans to work as a veterinarian.

Carson White, of Romance (White County) is a 2020 graduate of Rosebud High School. This fall he will study Animal Science at Connors State College. Carson plans to work as a bovine geneticist.



Victoria Lehmann



Carson White

Sen. John Boozman awarded the Friend of Farm Credit Award from AgriBank District Farm Credit Council

The AgriBank District Farm Credit Council (ADFCC) presented its 2020 Friend of Farm Credit Award to U.S. Sen. John Boozman of Arkansas. We congratulate Sen. Boozman on receiving this award for his work benefiting the agricultural industry.

"The leadership Sen. Boozman provides on the Senate Agriculture Committee has ensured American farmers a critical safety net while also providing resources for our vital programs," said ADFCC member Chris Roberts, a farmer from Heth, Arkansas, and a board member of Farm Credit Midsouth. "His achievements on behalf of American agriculture and our consumers are to be celebrated."

"Americans depend on our nation's farmers to grow the food, fuel and fiber we need," Boozman said. "Throughout the COVID-19 crisis, our ag producers' resiliency has demonstrated their enduring hard work, dedication and commitment. Providing farmers and ranchers in Arkansas and across the country with the flexibility they need is crucial to empowering them to continue doing their vital work in the fields, ranches and beyond. I'm honored to receive the 2020 Friend of Farm Credit Award. I remain committed to ensuring our agriculture industry is supported, and that Arkansans and all Americans have access to a safe, affordable and healthy supply of food."



Left to right :Scott Sullivan, Government Affairs at Farm Credit Associations of Arkansas, Kenny Brixey, Director of Farm Credit of Western Arkansas, Chris Roberts, Director of Farm Credit Midsouth, Mark Kaufman, CEO of Delta ACA, Senator John Boozman, Mike Norris, Director of Delta ACA, Ron Hubbard, Director of Farm Credit of Western Arkansas. Marion Fletcher, Director of Farm Credit Midsouth, Greg Cole, CEO of AgHeritage Farm Credit Services and Jerry Burkett, Director of AgHeritage Farm Credit Services.

Ag Aviation Golf Tournament

AgHeritage was proud to sponsor the Ag Aviation Golf Tournament held October 17-18 at the Red Apple Inn & Country Club in Heber Springs. J.C. Scemons and Kevin Simpson played in the tournament.



Farm Credit of Arkansas Virtual Field Day and Fly-In

Farm Credit Services of Arkansas hosted its annual Field Day virtually this year, on September 17. The online Fly-In was attended by Farm Credit management and board members as well as by Sen. Tom Cotton, Sen. Rick Crawford, and Rep. John Boozman. Topics discussed were financial safety for farmers, trade with China, the Paycheck Protection Program, and other matters of interest to Arkansas agriculture.



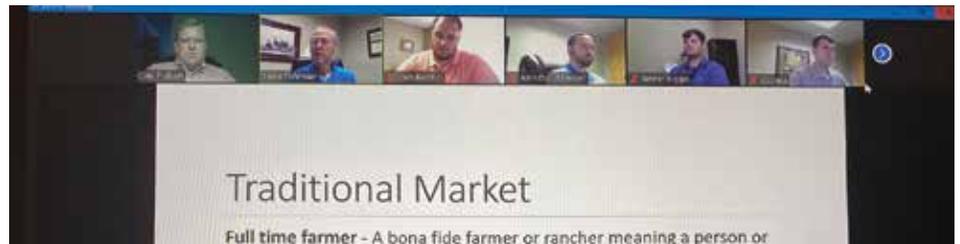
Online Banking Training

In order to better serve our customer-owners, AgHeritage employees participated in training on the new online banking system. The training, led by Jamie Moore, was held for all branch staff over one week in October at our Lonoke Branch office.



New Hire Credit Training

New hire credit training was held at the Central Office in Little Rock on September 16. Central Office, Searcy Branch and Batesville Branch staff attended.



MBA Veterans Career Conference & Expo

Farm Credit sponsored and participated in the 13th Annual MBA Veterans Career Conference & Expo, held virtually October 6-9. More than 500 military veterans pursuing an MBA were connected with top MBA employers across the country. Farm Credit institutions across the nation offer careers in finance, accounting, marketing, collateral analysis and insurance. We enjoyed meeting this year's attendees and sharing more about the career opportunities Farm Credit has to offer.



Farm Credit Virtual Insurance Conference

Despite the ongoing COVID-19 pandemic, AgHeritage is committed to staying up to date by attending conferences virtually. AgHeritage employees Josh Cunningham and Mala Turner attended the 2020 Crop Industry Overview session hosted by Tom Sell of Lubbock, Texas at the 2020 Farm Credit Virtual Insurance Conference, sponsored by AgriBank and SunStream.



AgHeritage Branch Pumpkin Decorating Contest

Newport Branch won first place.



Stuttgart Branch

McGehee Branch



Pine Bluff Branch



Central Office



Searcy Branch



Lonoke Branch



Pocahontas Branch



Central Office



Pine Bluff Branch



Brinkley Branch



AgHeritage
Farm Credit Services

Territory and 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

MCGEEHEE 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

STUTTGART 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 \$1.54 billion as of December 31, 2019. The company provides credit and related services to more than 3,100 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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