

SUMMER 2025

OUR HERITAGE



AgHeritage
Farm Credit Services

OUR HERITAGE

Summer 2025

Executive Leadership

Greg Cole
President & Chief Executive Officer

Blake Swindle
*Executive Vice President
& Chief Operating Officer*

JimBob Reynolds
*Executive Vice President
& Chief Credit Officer*

Drue Ford
*Executive Vice President
& Senior Advisor*

Cara Brazeal
*Senior Vice President
& Chief Financial Officer*

Leslie Brown
*Senior Vice President
& Chief Human Capital Officer*

Drew Taylor
*Senior Vice President
& Chief Business Officer*

Board of Directors

Jerry Burkett
*(Southern Region) Stuttgart
Chairman*

Jeff Rutledge
*(Northern Region) Newport
Vice Chairman*

Russell Bonner
(Central Region) Brinkley

Dow Brantley
(Central Region) England

Chuck Culver
(Outside Director) Fayetteville

Derek Haigwood
(Northern Region) Newport

Mark Isbell
(Central Region) North Little Rock

Brandon Martin
(Central Region) Judsonia

Sandra Morgan
(Outside Director) Stuttgart

Cory Rowe
(Southern Region) Lake Village

Rhonda Stone
(Northern Region) Pocahontas

Harrell Wilson
(Southern Region) Rison



AgHeritage[®]
Farm Credit Services



GROWING RURAL ARKANSAS.

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Kathy Kittler,
The Reluctant Beekeeper

AGHERITAGE FARM CREDIT SERVICES

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PROUD MEMBER OF
THE FARM CREDIT SYSTEM

FROM THE PRESIDENT & CEO

As we navigate the ever-evolving landscape of agriculture, it is essential to reflect on the foundational principles that guide our organization. At AgHeritage Farm Credit Services, we are proud to operate as a cooperative, a model that not only supports our farmers but also strengthens our community. Today, I want to share insights into the cooperative principles that drive our mission and vision.



A cooperative is an organization owned and run jointly by its members, who share in the profits or benefits.

Voluntary and Open Membership: Cooperatives are open to all individuals willing to accept the responsibilities of membership.

Democratic Member Control: Members actively participate in setting policies and making decisions. Elected representatives are accountable to the membership, ensuring that the cooperative remains responsive to its members' needs.

Member Economic Participation: Members contribute equitably to the capital of the cooperative. Surpluses are allocated to develop the cooperative, benefit members in proportion to their transactions and support other activities approved by the membership.

Autonomy and Independence: Cooperatives are self-help organizations controlled by their members. Any agreements with other entities or external funding must preserve the cooperative's autonomy.

Education, Training and Information: Cooperatives provide education and training for their members, elected representatives, managers and employees. This empowers everyone to contribute effectively to the cooperative's development.

Cooperation Among Cooperatives: By working together, cooperatives strengthen the cooperative movement and enhance their ability to serve their members. This principle encourages collaboration and mutual support.

Concern for Community: Cooperatives work for the sustainable development of their communities through policies approved by their members. This principle underscores our commitment to social responsibility and community well-being.

Our Commitment to Cooperative Values: At AgHeritage, we embody these principles in our operations. Our Patronage Program, which returns a portion of our net earnings to eligible customer-owners, is a testament to our commitment to member economic participation. By reinvesting in our community, we ensure that our farmers and rural areas thrive.

We also prioritize education and training, offering resources and support to help our members navigate the complexities of modern agriculture. Our collaborative efforts with other cooperatives and organizations amplify our impact, allowing us to better serve our members and the broader community.

As we plan for the future, we remain dedicated to upholding these cooperative principles. They are the foundation of our organization and the key to our continued success. Together, we can build a resilient and prosperous agricultural community.

Thank you for your unwavering support and commitment to AgHeritage Farm Credit Services.

A handwritten signature in black ink that reads "Greg Cole". The signature is fluid and cursive, with the first and last names clearly legible.

Greg Cole, President & CEO
AgHeritage Farm Credit Services



is now available through



AgHeritage
Farm Credit Services

Know Your Break-Even

AcreHedge brings you powerful crop planning and profit and loss tracking tools.

What can you do with AcreHedge?

- Plan revenue, update costs, and track your break-even throughout the year
- Cross-check key questions and decisions with our new AcreHedge Assistant tool
- Use your cell phone to import paper receipts and statements - even hand written ones
- Generate help with difficult decisions – *“Should I replant my crop?” “What yield do I need to break-even when adding a new input?”*

Learn more at your local AgHeritage branch
or scan the QR code to get started!

app.acrehedge.com/agheritage



ELECTION RESULTS

AgHeritage Farm Credit Services has announced the results of its 2025 Board of Director and Nominating Committee elections.



Cory Rowe

Cory Rowe (Southern Region) of Lake Village was elected to his first 4-year term. He farms corn, rice and soybeans on 750 acres owned and 650 acres rented. Rowe holds a Bachelor of Science in Agribusiness, with a minor in Agricultural Economics, from Mississippi State University. He sits on the board of Chicot Irrigation. A former Lake Village City Council Member, Rowe also organizes fundraisers and ag auction events to benefit six rural schools in Arkansas, Louisiana and Mississippi.



Jerry Burkett

Jerry Burkett of Little Rock (Southern Region) was re-elected to a 4-year term. He farms corn, rice and soybeans on 1,650 acres owned. Burkett, who holds a Bachelor of Science in Agriculture from the University of Arkansas, has served as an AgHeritage FCS Board Member since 2002, and is currently Chairman of the Board. He is also a member of the AgHeritage FCS Executive Committee and Human Resources Committee. In addition, he sits on the Arkansas County Farm Bureau Board and the Museum of the Arkansas Grand Prairie Board.



Rhonda Stone

Rhonda Stone of Pocahontas (Northern Region) was re-elected to a 4-year term. She and her husband farm corn, rice and soybeans on 1,000 acres owned. She is also VP of Finance and Administration at Black River Technical College in Pocahontas. She has served on the AgHeritage FCS Board since 2021 and is a member of the Audit Committee and Risk Committee. Stone holds a Bachelor of Science in Accounting, a Master of Science in Vocational/Technical Administration and SCCT Community College Administration from Arkansas State University and is a graduate of the College Business Management Institute at the University of Kentucky. In addition, she is a member of Southern Association of College and University Business Officers, a member of American Institute of CPAs, a member of Arkansas Society of CPAs, Past President and member of Arkansas Association of College and University Business Officers, Past President and member of Northeast Chapter of Arkansas Society of CPAs and Past President and member of Randolph County Kiwanis Club.

AGHERITAGE STOCKHOLDERS ELECTED TO SERVE FOR ONE YEAR ON THE NOMINATING COMMITTEE ARE AS FOLLOWS:

Batesville Office – Will Cox was elected as the Nominating Committee Member and Colton Ashberry was elected as the Alternate
Brinkley Office – Doug Medford was elected as the Nominating Committee Member and Charles “Jeff” Reeves was elected as the Alternate
Lonoke Office – Brandon Parker was elected as the Nominating Committee Member and Matthew Mask was elected as the Alternate
McGehee Office – Clay Poole was elected as the Nominating Committee Member and Kyle Harriman was elected as the Alternate
Newport Office – Tommy Young was elected as the Nominating Committee Member and Rick Bagwell was elected as the Alternate
Pocahontas Office – Matt Hibbard was elected as the Nominating Committee Member and Jason Bullard was elected as the Alternate
Pine Bluff Office – Brady Harmon was elected as the Nominating Committee Member and Robert Richardson was elected as the Alternate
Searcy Office – John Hamilton was elected as the Nominating Committee Member and Jacob Feather was elected as the Alternate
Stuttgart Office – Curtis Fox was elected as the Nominating Committee Member and Colin Holzhauer was elected as the Alternate

FARM CREDIT BY THE NUMBERS

as of December 31, 2024

Farm Credit is a network of 56 customer-owned financial institutions across all 50 states and Puerto Rico. We provide loans and related financial services to U.S. farmers and ranchers, farmer-owned cooperatives and other agribusinesses, rural homebuyers and rural infrastructure providers.

Learn more about our cooperative structure, our unique funding model and see a list of our institutions at: farmcredit.com/our-structure.

For more than 109 years, Farm Credit has served rural communities and agriculture. This rich history has helped us build an extraordinary depth of understanding of rural credit needs. You can explore an interactive timeline and dig into our archives at: farmcredit.com/history.



\$12.5 B

New loans to small farmers and ranchers



608,541+

Farm Credit customers nationwide



1,021,007

Total loan count



\$428.9 B

Total loan volume

Put down some *roots*.

AgHeritage can help you finance your rural future.



- LONG-TERM FIXED RATES
- ONE-TIME CLOSE CONSTRUCTION LOANS
- RURAL LAND LOANS
- LOCAL SERVICE - ALWAYS!



AgHeritage[®]
Farm Credit Services

SYDNEY BELEW - 501.827.6963
BRANDYN FRIZZELL - 501.415.5840

CARA BRAZEAL JOINS EXECUTIVE LEADERSHIP

Cara Brazeal, CPA, has joined AgHeritage Executive Leadership as Senior Vice President and Chief Financial Officer.

Cara first joined AgHeritage as the company's Assistant Controller in October 2020. "Cara has been an integral part of our team and brings a wealth of expertise to this role," said AgHeritage President and Chief Executive Officer Greg Cole. "Her work at AgHeritage, extensive background in auditing and other qualifications make her an excellent fit for this position."

She holds a Masters of Arts in Accounting and a Bachelor of Arts with a major in Economics and Business and a minor in Sociology, both from Hendrix College in Conway, where she was also a member of Alpha Kappa Delta International Sociology Honor Society.



ANNABELLA DAY

Annabella Day has joined the AgHeritage McGehee branch as a Loan Assistant.

A native of Tillar, Annabella was raised on her family's farm where they grow cotton, corn, soybeans and rice. She earned a Bachelor of Business Administration Degree from the University of Arkansas at Monticello and was named to the Chancellor's List during her studies. Prior to joining AgHeritage, she worked as a Property and Casualty Specialist with Paul Griffin Shelter Insurance in Monticello.



KIMBERLY DORSEY

Kimberly Dorsey has joined the AgHeritage Lonoke branch as a Loan Assistant.

Kimberly will be working out of the company's Lonoke branch office. Dorsey holds a Master of Education in Human Resources Development from the University of Arkansas. Prior to joining AgHeritage, she worked in the human resources department at Windstream Communications, most recently as Human Resource Business Partner. She lives in England in southern Lonoke County.



ALLY FERREN

Ally Ferren has joined the AgHeritage Searcy Branch as a Loan Assistant.

Ally is a recent graduate of Southern Arkansas University, where she received a Bachelor of Science Degree in Agricultural Business and was an active member of Sigma Alpha, a professional agricultural sorority. She also holds an Associate of Science Degree in Agricultural Business and Management from Arkansas State University - Beebe.



RYANN GRUBBS

Ryann Grubbs has joined the AgHeritage Newport Branch as a Loan Assistant.

She holds a Bachelor's Degree in Agriculture Education and a Master's Degree in Educational Leadership from Southern Arkansas University. While at SAU she was a member of Sigma Alpha professional agriculture sorority, Delta Tau Alpha agriculture scholastic honor society and Kappa Delta Pi education honor society. She most recently worked for the Cabot School District, teaching Agriculture Science and serving as one of the Cabot FFA Chapter Advisors. She has also taught agriculture in Bentonville Public Schools.





COLE SHEETS

Cole Sheets has joined AgHeritage as an Ag Lending Officer in the Pine Bluff branch office.

He holds a Bachelor's Degree in Agricultural Business and Management from the University of Arkansas, where he was a member of the Sigma Chi Fraternity. In addition to his professional expertise, Sheets has hands-on knowledge of row crop operations, which will help him better understand and meet the needs of AgHeritage customers.



GUS WISDOM

Gus Wisdom has joined AgHeritage as an Ag Lending Officer in the Searcy branch office.

A native of Beebe, he earned a Bachelor's Degree in Agricultural Business and Management from the University of Arkansas. Before joining AgHeritage, he served as a Foodservice Poultry Pricing Manager for Tyson Foods in Springdale.

AGHERITAGE FARM CREDIT SERVICES ANNOUNCES INTERNS

AgHeritage welcomes Jacob Dodson, Will Thomas and Charla Weatherley as its student interns for 2025.

"We are excited to welcome Jacob, Will and Charla to AgHeritage for the summer," said Leslie Brown, Senior Vice President and Chief Human Capital Officer, AgHeritage. "We feel hands-on internship experience is valuable and hope they each learn something they apply directly to their future careers."

JACOB DOBSON

Jacob Dodson is serving as the Credit Intern at the AgHeritage Central Office in Little Rock. He is a graduate of Arkansas State University, with a degree in Finance Management.



WILL THOMAS

Will Thomas is serving as the Accounting Intern at the Central Office. He attends the University of Arkansas, working on a B.S.B.A. Degree in Accounting and B.S.B.A. Degree in Finance, Financial Analytics.



CHARLA WEATHERLEY

Charla Weatherley is serving as the Marketing Intern at the Central Office. She is studying Agricultural Business at Arkansas State University - Beebe.



A DISBURSEMENT CARD THAT WORKS FOR YOU.



Now Available

Running a farm comes with enough challenges—your financing tools shouldn't be one of them. That's why our new disbursement card program is built to be simple, powerful, and farmer-focused.

As part of our commitment to customer-owners, this program provides:

- Direct Access to your Operating Loan!
- 1% Cash Back on all approved transactions
- Cash back paid annually – paid 10/1 for transactions through 7/31
- Rush Cards Available: \$40 customer expense
- Card Suite Lite mobile application to view transaction history and other card management functions

No gimmicks. Just a smart, seamless way to manage your funds.

Talk to your loan officer today or visit AgHeritageFCS.com/disbursement-card to learn more!



EMPLOYEE AWARDS

The annual AgHeritage Employee Awards recognize the exemplary service and commitment to excellence of our employees before their peers. Honorees were announced at a luncheon on March 7 in Little Rock.



Pocahontas Branch:
Average Daily Balance Growth Volume Award 2024
Loan Classification Award 2024



McGehee Branch:
Non-Interest Income Award 2024



Stuttgart Branch:
Fewest Delinquencies Award 2024



Newport Branch:
Average Daily Balance Growth Percentage Award 2024
Farm Related Services Income Award 2024

YEARS OF SERVICE AWARDS

Years of Service Awards celebrate the loyalty and dedication of AgHeritage employees at milestone anniversaries.

- | | | | | | |
|-------------------------------|---|------------------------------------|--|---|---|
| 40 Years:
Greg Cole | 25 Years:
Drue Ford
Kyle Stovesand | 20 Years:
Nanette Peifer | 10 Years:
Leslie Brown
Shannon Koder
Connie Sorrells | 5 Years:
Cara Brazeal
Dalton Craig
Alexx Ivey
Doreen Kaczmariski | Angel McCoy
Valle Moreno-Jimenez
John David Pieroni |
|-------------------------------|---|------------------------------------|--|---|---|

PATRONAGE PROGRAM RETURNS A RECORD \$10.1 MILLION TO AGHERITAGE CUSTOMER-OWNERS

AgHeritage customer-owners received \$10.1 million in dividends in February through the Patronage Program, the most since the program's inception.

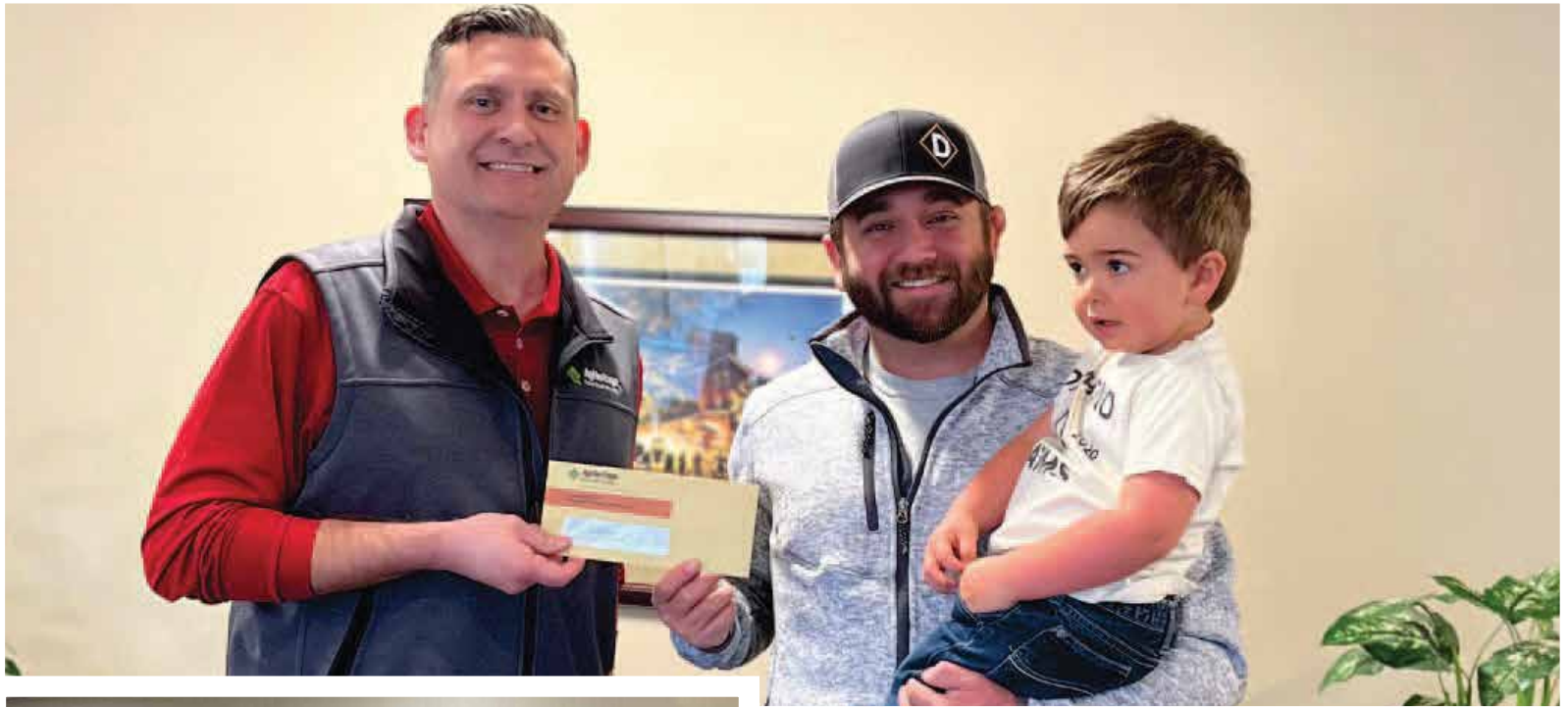
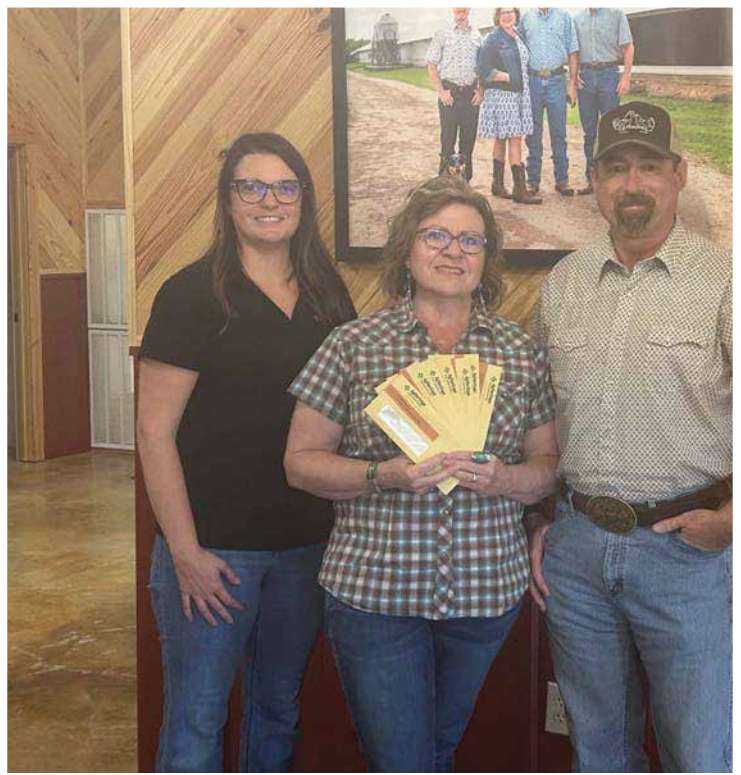


"Since 2006, AgHeritage has returned more than \$86 million to eligible customer-owners through our Patronage Program," said Greg Cole, AgHeritage President and Chief Executive Officer. "Patronage dividends are a core aspect of our cooperative values, and we take great pride in offering this benefit to our customer-owners. Having a strong patronage program reinforces the vital role our cooperative plays in supporting the rural communities we serve."

AgHeritage returns a portion of the association's net earnings to eligible customer-owners through the Patronage Program each year. For more information on the Patronage Program, visit agheritagefcs.com/patronage-program or call 1-800-444-FARM to reach the AgHeritage branch office that serves your county.

YEAR	PATRONAGE
2024	\$10.1 MILLION
2023	\$10 MILLION
2022	\$8.5 MILLION
2021	\$7 MILLION
2020	\$6 MILLION
2019	\$5 MILLION
2018	\$3.9 MILLION
2017	\$3.7 MILLION
2016	\$3.6 MILLION
2015	\$3.5 MILLION
2014	\$3.4 MILLION
2013	\$3.3 MILLION
2012	\$3.2 MILLION
2011	\$3.1 MILLION
2010	\$3 MILLION
2009	\$2.5 MILLION
2008	\$2.5 MILLION
2007	\$2.25 MILLION
2006	\$2 MILLION





A woman with blonde hair tied back, wearing a tan beekeeping suit with white gloves, stands outdoors with her arms crossed. She is smiling at the camera. The background is a soft-focus outdoor scene with greenery.

CUSTOMER SPOTLIGHT:

THE RELUCTANT BEEKEEPER

THE BUZZ BEHIND THE BEES

By Rebecca McGraw

Kathy Kittler's business, The Reluctant Beekeeper began, as you might have guessed, reluctantly.

Kathy already had an operation going, Kittler Land & Cattle, focusing on Hereford and Black Baldy cows and a few registered Texas Longhorns and trophy steers. "I was happy doing cattle," she said. "I was running a fair amount over on my place. But, after we moved out to the Hickory Plains area, one evening I saw a bee swarm by the lake."

Kathy knew her neighbor, Deborah, was a beekeeper. "I called her and said, 'Hey, do you want to come get this big wad of bees?' Debs said, 'Well, I'll come and look at them in the morning before daylight and I'll bring you a bee coat and you can come along.'"

At the time, Kathy had no interest whatsoever in bees. "I was just going to sit in the car and watch her get the bees," she said. "They sting you sometimes, so I was out." But when Deborah showed up the next morning, she brought along a hive as well as the coat.

"I put on the coat and we got the bees," Kathy said. "But then she set them up in a hive at the end

of our driveway. I told her, 'These are your bees, you know, go on and take them,' but Debs said, 'I think you'd enjoy watching them come and go.'"

That was three years ago. Kathy felt she already had her days full with cattle, chickens, yardwork and enjoying her grandchildren.

"I wasn't looking for a new hobby," she said. "But my neighbor knew exactly what she was doing. They're amazing little creatures. The more I learned about them, the more impressed I was with how they function."

Kathy found her new hobby fascinating. "The first year I ended with seven hives, after some trial and error. I caught some feral swarms, and ended the second year with 16 hives. I ended this spring with 27 hives," she laughed.

The hobby quickly grew into a business. The Reluctant Beekeeper produces top-quality beeswax lotions, lotion bars and body scrubs, in addition to premium raw honey. Kathy sells her products from the farm, as well as locally at Emily's Flowers & Gifts in Lonoke, M&W Designs in Hazen and at Farmland Meats in Ward.

"I take the honey to sell at gun shows," said Kathy. "That's been fun. My family and friends tell people, so it's a bit of a network for selling honey. I haven't moved yet to online sales. Except for the little shops, it's all sold directly from me. I am almost sold out of last year's honey — I harvested around six hundred pounds from ten hives."

Kathy harvests all the honey herself, taking a gentle approach so as to not alarm the bees. "I take the lid off the hive box and use the smoker. You'll agitate the bees if you lift the whole box, so I lift one frame at a time, and that gives me a minute to walk back to my buggy and brush off the bees. I don't get stung much. I've found that if I talk or sing to them, it keeps me calm, and the bees come check on me and then go back about their business. Everything stays calm and quiet and slow, and they don't mind that nearly as much."

Kathy lets the bees call the shots. "On a typical day, I gather my tools, get my notebook and make my plan, and then I go out to the hive and the bees tell me what I'm going to do. Sometimes it's not what I was planning on doing! The weather does make a difference. The theory is the barometric pressure — if it's over 30, that's a good time to get into the bees, and if it drops, don't do anything with them. Typically if it's sunshiney with a little wind, they like that. They don't like it to be rainy or cloudy or with high winds."

She checks the hives once every two to three weeks, and harvests the honey near the middle or end of summer. If the honeycombs are capped over with beeswax, they are ready. "You have to bring it into an enclosed area to work," Kathy said. "You cannot harvest outside because the bees will find you and take the honey back. I have my little bee shed, I call it my beekeeper headquarters."

Honey harvesting is a hot-weather job. "Most people try to get it about July, but last year mine went

on longer, so the last of my honey came off in September. The honey flows better when it's warmer," she said. "The frames go in the extractor and I spin the raw honey out. When it comes out of the extractor, I'll have a strainer on my bucket to catch bits of wax or other impurities, but it's never heated or filtered."

It's important to Kathy that she produce raw honey. "If you go back through folk medicine and history, you will find raw honey is used for burns, cuts, sore throats — it's good for you as a whole with your blood sugar and digestion. It's a miracle food, really. I use honey in my coffee every single morning, and in hot tea. My husband eats it every morning on a waffle; he doesn't eat syrup. A lot of people cook with their honey."

The term "filtered" on a label means the honey has been heated and run through a high pressure filter to remove any traces of pollen. "That's the big deal about buying and eating local honey from local beekeepers," she said. "I have read that up to 70% of honey in the U.S. chain store market is imported, and processed with heat and ultrafine filters to remove all pollen and traceability. You can't analyze the honey in the grocery store and say 'Hey, I know where this plant pollen came from.' I sell a lot of honey to different people who ask if it's local. I was told by Richard Underhill, an EAS-certified master beekeeper, that you could take the whole state of Arkansas and quarter it, and each quarter would be similar enough to be considered 'local' honey. Here, it doesn't need to be harvested ten minutes from your house for it to be local."

After the honey is harvested, pure beeswax remains. "I started seeing the properties of beeswax," Kathy said. "Before, I never knew that the bees secrete beeswax from their bodies, I had no idea where it came from or thought about it. There's nothing else like it."

The Reluctant Beekeeper beeswax skin care line has proved popular.



“Bees are amazing little creatures. The more I learned about them, the more impressed I was with how they function.”



"Once I started exploring uses for beeswax, I developed solid lotion bars for your skin. I've had people say it cleared up their children's eczema and helped with cracked skin and to fade dark age spots. Then, I branched into the sugar scrubs and beard balms and lip balms. All the products have been wildly and widely received."

For the past two Januaries, Kathy and Deborah have traveled to the annual North American Honey Bee Expo in Louisville, Kentucky. "My whole family and kids have all been so supportive of me over this beekeeping journey," Kathy said. "But, I'm a one-man show on this deal. The family all enjoy it and think it's neat, but they don't want to get into the bees with me."

A customer-owner at the AgHeritage Lonoke Branch, Kathy has found support from them as well.

"Our relationship with AgHeritage has been ongoing from the beginning of our farming adventure. They've always been a good partner to have when acquiring farms or working out new deals. They are not afraid when I have a new idea, and have always been really accommodating and good to work with.

"We've enjoyed having our relationship with Farm Credit," she continued. "They've been really good about including us in their activities, and we've been able to develop friendships with the people and agents at Farm Credit. It's a bit of a friendship-partnership-business-thing working with Farm Credit."

Kathy feels her beekeeping adventure to be a gift from God. "The whole story has been so laid out for me to get to this place in my life, it has nothing to do with me. All this has happened, from choosing the place to build the house to the bees coming in — and my neighbor happens to be a beekeeper — there's no way I could have thought all this up myself."

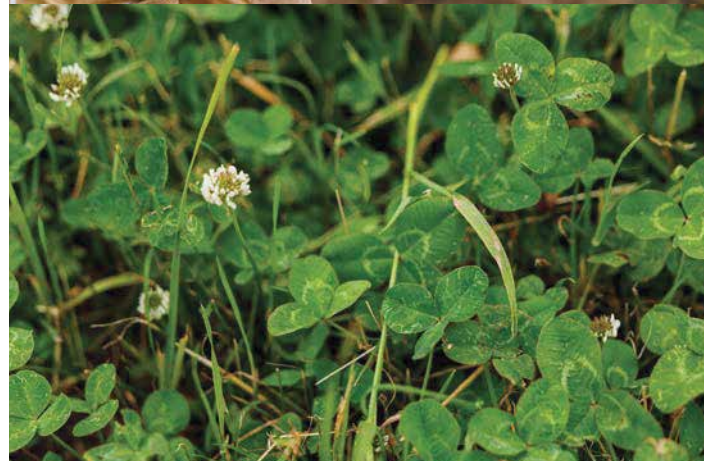
As a business, The Reluctant Beekeeper is buzzing. "I've been able to transition out of the cattle a bit," she said. "That's what I was doing at my ranch, and I was working and living it daily, much like how the bees are filling my time now. I always felt like, how could I leave? It's a beautiful property, so how could I find something I enjoy as much?"

"So that's why I think it's so fun that the honey bees have come into the picture. This has been such a remarkable transition from doing cattle all the time, to having something I can manage and do right here. I don't have to get in my truck to go do it. I do still have about a hundred cattle over there at the ranch. I go over and check on them, but I have a wonderful couple living there handling that for me so I can work with the bees full-time."

Kathy feels that anyone could benefit from keeping bees, even if they don't plan to harvest the honey. "A lot of people carry bees for agricultural purposes, on trailers to crop fields for the pollination benefits," she said. "Out here where we are, our farming operation is so far away, so I do it just to have the bees. We did plant 160 acres of white clover here, so I think we'll have some really good honey this year.

"My advice to someone interested in getting into beekeeping would be to learn about it first," she continued. "Find a good mentor and learn from their mistakes and take their advice. You need to read and learn before you get bees. The biggest disappointment is when someone wants to get bees, but puts no effort into researching them and taking care of them. It's the greatest when someone gets bees and starts that journey of reading and learning from mentors, on video even, if there's not a local mentor.

"And don't be afraid of getting stung," she laughs. "Because it's going to happen."





2025 ARKANSAS LEGISLATIVE UPDATE

By Scott Sullivan, Farm Credit Government Affairs Liaison

From the steps of the Capitol, here is a view of the legislative front along with legislation that may affect you and your business.

The Regular Session of the 95th General Assembly convened on Monday, January 13, 2025, and finished on April 17 after 94 days. Each session has its own personality and begins crawling, but after a few weeks it starts to walk then it runs wide open. During this session the Senate filed 647 bills, and the House filed 1,005 bills. Governor Sanders signed 1,026 bills into law and vetoed four. Three constitutional amendments will be referred to the voters to vote on in November 2026.

Proposed constitutional amendments that will be referred to the voters to consider are:

SJR 15 - A constitutional amendment that gives local communities, not the state, a powerful tool to attract new jobs, investment, and redevelopment. **No state funds are involved.**

Arkansas is the only state in our region that does not allow these types of Economic Development Districts. That puts our communities—urban and rural—at a disadvantage when competing for retail, tourism, entertainment, and mixed-use projects. **SJR 15** gives local leaders the ability to redevelop areas, revitalize main streets, and help small businesses grow.

The amendment does not create a statewide program, and it does not come with any state mandates. It simply enables local governments to use a tool already proven successful in neighboring states. This is a rare opportunity to empower local leadership without relying on state dollars.

SJR11 – A constitutional amendment to amend the Arkansas constitution, to protect the right to keep and bear arms. This proposal is to affirm that the right to keep and bear arms under the Second Amendment to the U.S. Constitution “is a natural, fundamental, and individual right that shall not be infringed.”

HJR1018 – The citizens-only voting amendment. This proposal is to affirm that only U.S. citizens can vote in Arkansas, which is already the law.

Bills of interest that became laws:

Farm Tax Exemptions and Clarifications House

Bill 1594/Act 621: Rep. DeAnn Vaught (R-Horatio) & Sen. Tyler Dees (R-Siloam Springs) – Creates a farmer sales tax identification card, clearly defines farming and outlines the conditions under which exemptions may be claimed. It emphasizes that sellers can be relieved of liability if they act in good faith. The bill also protects sellers against liability for improperly accepting exemptions.

Income Tax Exemption for Certain Payments by the U.S. Department of Agriculture Senate Bill 408/Act 696: Sen. Blake Johnson (R-Corning) & Rep. Les Eaves (R-Searcy) – Provides an income tax exemption for certain payments made by the United States Department of Agriculture, thereby reducing their tax liability and supporting individuals affected by agricultural downturns and economic challenges stemming from recent crisis situations.

Senate Bill 290/Act 921: Sen. Blake Johnson (R-Corning) & Rep. DeAnn Vaught (R-Horatio) To prohibit a moratorium on the issuance of permits in watersheds and other bodies of water. Senate Bill 290 was amended late in the session to maintain the existing moratorium within the Buffalo River Watershed without the requirement to go through the legislative approval process established by this bill. This provides another layer of protection for farmers and ranchers to make sure they are not harmed by government overreach.

Exempts Certain Agricultural Information from the Freedom of Information Act of 1967 House Bill 1740/Act 585: by Rep. Kendra Moore (R-Lincoln) & Sen. Steve Crowell (R-Magnolia) – Exempts specific agricultural information from the Freedom of Information Act of 1967. This protects records such as certificates of veterinary inspection and personal information related to animal electronic identification tags from public access.

Authorizes the Arkansas Natural Resources Commission to Issue General Obligation Bonds for Certain Projects Senate Bill 421/Act 578: Sen. Bart Hester (R-Cave Springs) & Rep. Howard Beaty (R-Crossett) – Authorizes the Arkansas Natural Resources Commission to issue up to \$500 million in general obligation bonds for water management, waste disposal and pollution abatement projects.

Creates an Excise Tax Credit on Certain Beer and Sake Produced Using Arkansas Rice House Bill 1491/Act 874: Rep. Jeff Wardlaw (R-Hermitage) & Sen. Jonathan Dismang (R-Beebe) – Promotes the production of beer and sake utilizing Arkansas rice by creating a tax credit for these products. Producers who report and pay taxes on

qualified beer and sake are entitled to a credit against the excise tax.

Updates Regulations for Terminating Oral Leases on Farmland House Bill 1562/Act 941: Rep. Jimmy Gazaway (R-Paragould) – Updates regulations for terminating oral leases on farmlands in Arkansas to simplify the notification process for landlords wishing to end a lease.

Prohibits foreign-controlled businesses from leasing land and holding interests in real property House Bill 1680 / Act 811: Rep. DeAnn Vaught (R-Horatio) & Sen. Blake Johnson (R-Corning) – Prohibits businesses controlled by foreign parties from leasing land and restricts prohibited foreign parties from owning real property or agricultural land under certain conditions. This aims to limit foreign control over land in Arkansas.

University of Arkansas Division of Agriculture Appropriation for the 2025-2026 Fiscal Year Senate Bill 124 / Act 899: Senate Joint Budget Committee – Appropriate funds for the University of Arkansas Division of Agriculture for the 2025-2026 fiscal year, including allocations for personal services and operational expenses.

Rural Community Projects Senate Bill 254 / Act 359: by Sen. Missy Irvin (R-Mountain View) & Rep. Trey Steimel (R-Pocahontas) – Amends laws related to rural community projects in Arkansas by updating the definition of “property in kind.” It now includes “in-kind donations,” which cover various contributions such as real or personal property, labor, equipment, materials, services and money.

Arkansas Soil Nutrient Application and Poultry Litter Utilization Act Amendment House Bill 1928 / Act 820: Rep. Matt Brown (R-Conway) & Sen. Steve Crowell (R-Magnolia) – Amends the Arkansas Soil Nutrient Application and Poultry Litter Utilization Act to enhance regulations and liability protections related to nutrient management plans.

Veterinary Telemedicine Senate Bill 61 / Act 18: Sen. Ricky Hill (R-Cabot) & Rep. DeAnn Vaught (R-Horatio) – Authorizes veterinary telemedicine in the state and sets certain standards.

Allows Veterinary Technicians, Technologists and Specialists to Respond to Emergency Calls at Different Locations Senate Bill 68 / Act 19: Sen. Ricky Hill (R-Cabot) & Rep. DeAnn Vaught (R-Horatio) – Veterinary technicians, technologists and technician specialists are permitted to go to a location other than that of the supervising veterinarian to provide services in response to an emergency call.

Amends the Fair-Funding Program Senate Bill 400 / Act 933: Sen. Missy Irvin (R-Mountain View) & Rep. Jon Milligan (R-Lake City) – The funding for livestock shows and fairs has been restructured to require recipients to submit an

annual report and an operational plan. County fairs are now required to obtain approval from the quorum court for any use of public resources. Additionally, the plan organizes counties for the fairs and sets rules for the Four States Fair in Texarkana.

Establishes the Arkansas Rural Preceptorship Program Act Senate Bill 504 / Act 727: Sen. Missy Irvin (R-Mountain View) & Rep. Lee Johnson (R-Greenwood) – Establishes the Arkansas Rural Preceptorship Program Act to reduce physician shortages in rural areas by enhancing medical students’ exposure to rural healthcare settings. This program aims to improve access to healthcare and ensure sustainability in these underserved regions.

Amends the Arkansas Wood Energy Products and Forest Maintenance Income Tax Credit Senate Bill 530 / Act 701: Sen. Breanne Davis (R-Russellville), Rep. Rick Beck (R-Center Ridge) – Amendments to the Arkansas Wood Energy Products and Forest Maintenance Income Tax Credit will strengthen the timber industry by raising investment thresholds, increasing job creation targets and adjusting tax credit percentages. These changes will take effect for the tax year starting on Jan. 1, 2026.

Amends the Law Concerning Levee District Collection of Assessments Senate Bill 500 / Act 780: Sen. Jim Petty (R-Van Buren) & Rep. Brad Hall (R-Van Buren) – This legislation amends the collection procedures for levee district assessments in Arkansas, streamlining the process to align with the collection of state and county taxes. It ensures that the enforcement of delinquent taxes is more structured and formalized, potentially improving revenue collection for levee districts and stabilizing funding for their operational needs.

Amends the Law Concerning Permits for Special Cargo Senate Bill 496 / Act 700: Sen. Ronald Caldwell (R-Wynne) & Rep. Steve Hollowell (R-Forrest City) – Amends laws to streamline the process for obtaining permits for transporting special cargo by farm machinery haulers. Clarifies the roles and responsibilities of haulers to enhance safety measures and ensure regulatory compliance.

Tort Reform Legislation HB 1204 / Act 28: This act reforms how damages are calculated in personal injury lawsuits by allowing juries to consider only the amounts actually paid for medical care—not the often-inflated amounts billed. This aligns Arkansas with 28 other states and curbs excessive litigation.

Bills of interest that failed:

House Bill 1045: Rep. Frances Cavanaugh (R-Walnut Ridge) – This legislation would have mandated certain requirements on an individual planning a crop residue burn and addressed the liability of an individual who has followed crop residue burn requirements. No consensus reached – bill failed. This issue will not be going away and there will be work on crop residue burning during the interim for legislation in 2027.

INVESTING IN AGRICULTURE, TOGETHER

HOW OUR AGRIBUSINESS TEAM SUPPORTS YOUR SUCCESS

For more than 50 years, AgHeritage has proudly supported agribusiness customer-owners across Arkansas. Several years ago, we built upon that legacy by launching our Agribusiness Department—a dedicated team focused on serving the specialized needs of agribusiness operations that are essential to rural communities.

“We believe AgHeritage offers some of the strongest expertise in production agriculture lending across the state,” said Weston Weeks, Vice President, Capital Markets & Agribusiness.

“Our department was created to provide more complete support to agribusiness customers—like grain elevators, cotton gins and service providers—whose work directly impacts the farmers and communities we serve.”

While many of our branch lenders work closely with row crop and poultry producers, agribusiness operations are often fewer in number and highly specialized. That is where our team comes in—offering customized financing solutions designed for these unique business models.

Thanks to the authority granted under the Farm Credit Act of 1971, Farm Credit Associations are approved to finance both production-focused customers with processing & marketing operations owned by producers, as well as farm-related service providers. This ensures our lending efforts remain focused, relevant and mission-driven.

“We’re not just supporting individual businesses,” Weeks added. “We’re helping support the producers they serve—and the communities they call home.”

Stronger Through Partnership

Collaboration is essential because of the diversity within our agribusiness customer base. Our team works closely with Farm Credit associations across the country to exchange insights and strengthen our shared understanding of the industries we serve.

The Agribusiness Team also manages AgHeritage’s sold and purchased loan portfolio, which benefits from the expertise and best practices of other Farm Credit lenders nationwide—ultimately enhancing the quality of service for our customer-owners here at home.

Our Team, Your Partners

Agribusiness began as a standalone department with Blake Swindle, now AgHeritage Executive Vice President and Chief Operating Officer. The team soon expanded to include:

- **Kameela Lee**, Portfolio Specialist, who joined from the Accounting Department and plays a key role in managing the purchased loan portfolio while supporting Loan Assistants across the association.
- **John David Pieroni**, who joined in 2022 and now serves as Agribusiness Officer, collaborating directly with customers and supporting branch lenders.
- **Weston Weeks**, Vice President, Capital Markets & Agribusiness, who returned to AgHeritage from his family’s agribusiness in 2024 to lead the department.





Kameela Lee



John David Pieroni



Weston Weeks

"While our team is small on paper, the strength of agribusiness lending at AgHeritage comes from the teamwork across our branches and the support staff in Little Rock," said Weeks.

"We're deeply thankful for that—and even more so for the customer-owners we have the privilege to serve."

Customer Focus: What Drives Us

"By financing an agribusiness, we are not only directly serving that one operation," said John David Pieroni, "but also indirectly supporting our other member-owners and local farming operations. These growers and producers rely heavily on agribusinesses that provide the services essential to their success. The impact our agribusiness customers have on their communities is vital, and it is an honor to play a small part in creating such a

significant impact in rural Arkansas and rural America."

"As the Portfolio Specialist, one of the most rewarding parts of my role is learning about our customers, their farming operations and the necessary roles they play in their communities," said Kameela Lee. "I also enjoy helping my team close deals by providing operational support. It's meaningful work, and I'm proud to be part of it."

Thank You for Growing with Us

At AgHeritage, we're proud to walk alongside the agribusinesses that support Arkansas agriculture. We remain committed to delivering trusted expertise, local partnership and meaningful service to every customer-owner.

ARKANSAS FFA: THE NEXT GENERATION OF AG LEADERSHIP

Farm Credit is proud to celebrate the newly-elected Arkansas State FFA officers at the annual officer's dinner, and to continue our annual support of the next generation of Arkansas ag leaders.



ARKANSAS AGRICULTURE HALL OF FAME CLASS XXXVII

On Friday, March 28, the Arkansas Agriculture Hall of Fame welcomed six new inductees into its 37th class during its annual luncheon. The program, which is sponsored by the Arkansas State Chamber of Commerce and Arkansas Farm Bureau, honors those who have made significant contributions to Arkansas agriculture, as well as community and economic development.

This year's inductees are:

- Aubrey Blackmon- Houston, AR
- Carl Brothers- Stuttgart
- Chuck Culver- AgHeritage Director, Fayetteville
- Mike Freeze- AgHeritage customer-owner, Little Rock
- Frank Wilson- AgHeritage customer-owner, Rison
- Jack Reaper- posthumously inducted, former AgHeritage customer-owner, Albion

We are honored to be associated with these individuals who have each made such a significant impact on Arkansas' largest industry. To learn more about the Hall of Fame and this year's class, or to make a nominee to the Hall of Fame, visit www.arkansasaghalloffame.org.



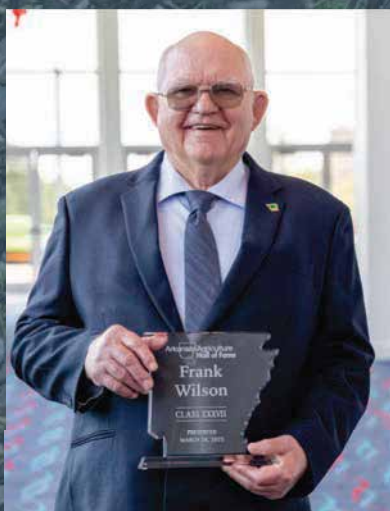
Aubrey Blackmon



Carl Brothers



Chuck Culver



Frank Wilson



Jack Reaper



Mike Freeze

ARKANSAS FARMERS MARKET WEEK 2025

Farm Credit is a proud supporter of farmers markets across the state, such as the Farm Stand at St. Joseph Center in Pulaski County, which connect consumers directly with local farmers, support local economies and provide access to fresh, seasonal produce and other farm-produced goods.



Farm Stress & Mental Health Resources



“When You Feel Better, You Farm Better.”

Farmers, ranchers, and other professionals in the agriculture community often face unique challenges. That’s why Farm Credit has partnered with several organizations to offer valuable tools and resources designed to support mental health and stress management in agriculture.

Farm Credit: <https://farmcredit.com/community-engagement/managing-stress-and-mental-health/>

AR Department of Agriculture: <https://agriculture.arkansas.gov/farm-stress-mental-health-in-agriculture/>

Farm Aid: 1.800.327.6243 | farmaid.org

National Suicide & Crisis Lifeline: Call or text 988 | 988helpline.org

2025 SCHOLARSHIP RECIPIENTS

We are proud to annually invest in the next generation of ag leaders through the AgHeritage scholarship program. This spring, 11 scholarships were presented – nine \$1,000 Customer Scholarships, one \$1,000 Ken Shea Memorial Scholarship, and one \$2,000 University Scholarship.

The Customer Scholarship Program, established in 2001, is open to dependent children and grandchildren of AgHeritage Farm Credit Services stockholder customers living in its 24-county service area. This year's Customer Scholarship recipients are Blair Baxley of Pocahontas High School, Tyler Burks of Pulaski Academy, Kyndal Devers of Concord High School, Berkeley Fox of DeWitt High School, John Morgan of Monticello High School, Laura Grace Oxner of Searcy High School, Rebecca Rutledge of Newport High School, Cayla Schaefer of McCrory High School and Aaron Tilley of Rison High School.

Ella Poole of Hamburg High School has been named as the recipient of this year's Ken Shea Memorial Scholarship. Presented in memory of prominent Dumas civic, agricultural and business leader Thomas McKennon "Ken" Shea, the scholarship is open to dependent children and grandchildren of AgHeritage Farm Credit Services Southern Region stockholder customers.

Mary Frances Oxner, a junior attending the University of Arkansas, Fayetteville, was awarded the University Scholarship. The University Scholarship Program is open to any current college student studying agriculture at an Arkansas university or college.

Scholarships are presented in recognition of each student's outstanding academic performance and school-related extracurricular activities. We extend our congratulations to this year's recipients.



Kyndal Devers with Jared Smith of the Batesville branch.



Laura Grace Oxner and Mary Frances Oxner with Bert Leder of the Searcy branch.



Aaron Tilley with Cole Sheets of the Pine Bluff branch.



Berkeley Fox with Kevin Wingfield of the Stuttgart branch.



Blair Baxley with Doreen Kaczmarek of the Pocahontas branch.



Cayla Schaefer with Kevin Simpson of the Brinkley branch.



Ella Poole with Jonathan Breedlove and Bill Stephens of the McGehee branch.



John Morgan with Drake Hill of the McGehee branch.



Rebecca Rutledge with Josh Bean of the Newport branch.



Tyler Burks with Josh Cunningham of the Lonoke branch.

2025 COUNTY FARM FAMILIES OF THE YEAR

Farm Credit is proud to be a sponsor of the annual Arkansas Farm Family of the Year program. Since 1947, Arkansas Farm Family of the Year has recognized outstanding farm families throughout the state, giving encouragement to farm families who are doing an outstanding job on their farm and in their community and highlighting the importance of agriculture in the community and state.

Congratulations to the 2025 county and district farm families.

Arkansas Co. (North) – Matthew and Sally Feilke, Stuttgart

Arkansas Co. (South) – Eric and Jennifer Smith, Almyra

Benton Co. – The Harris family, Gravette

Boone Co. – Michael Watkins family, Harrison

Bradley Co. – Richard and Karen McDougald, Sumpter community

Calhoun Co. – Keith Gresham/Gresham family, Thornton

Carroll Co. – John Asbury family, Oak Grove

Clark Co. – Matt and Kim Wingfield, Okolona

Clay Co. – Casey and Jade Simpson, Rector

Cleburne Co. – G.L. and Angela Sutherland, Drasco

Cleveland Co. – Diana Watts, New Edinburg

Columbia Co. – Josh and Melissa Smith, Waldo

Conway Co. – Hill families, Springfield

Craighead Co. – Christian Family Farm, Cash

Crawford Co. – Brandon James, Mulberry

Crittenden Co. – Dusty Carlson, Marion

Cross Co. – Ryan and Chris McGruder, Wynne

Desha Co. – Randy, Kendall and Stella Cox, McGehee

Drew Co. and Southeast District – Chuck Hoover, Monticello

Faulkner Co. – Charlie Parsons and Sons, Vilonia

Franklin Co. – Cody Fox, Charleston, Charleston

Fulton Co. – Jason and Tricia Guffey family, Viola

Garland Co. – The Carl Hawthorn family, Hot Springs

Grant Co. – Blake and Emily Barnes, Sheridan

Greene Co. – Felty/Rowe families, Delaplaine

Hempstead Co. – Johnny and Priscilla Johnson, Hope

Hot Spring Co. – Benji and Kayla Cranford, Malvern

Howard Co. and West Central District – Jared and Cathren Smith, Dierks

Independence Co. – Nathan, Kimberly, Kallie and Nash Crouch, Newark

Izard Co. – Ryan and Sabra Smith, Violet Hill

Johnson Co. – Mike Meek, Clarksville

Lawrence Co. – Richey and Doty families, Walnut Ridge
Little River Co. and Southwest District – Lockeby Farms, Ashdown

Logan Co. and Western District – Bruce and Laura Staton, Magazine

Lonoke Co. – Freeze and Summerside families, Keo

Madison Co. – Elmer and Mackenzie Robertson, Huntsville

Marion Co. – Kory Brewer family, Everton

Mississippi Co. and Northeast District – Dalton and Skiver Dilldine, Blytheville

Monroe Co. – R.P. George and family, Clarendon

Montgomery Co. – T.J. Wilson family, Mt. Ida

Newton Co. – Philip and Julie Campbell, Vendor

Perry Co. – Fred and Brandi Nutt, Bigelow

Phillips Co. – Brian Chastain, Poplar Grove

Poinsett Co. – Joe, Wade and Will Drace, Tyronza

Polk Co. – Jimmy Morris, Cove

Pope Co. – Duffey and Kaylynn Rye, Russellville

Prairie Co. and East Central District – Drew and Luke Mitchell families, Des Arc

Pulaski Co. – Tyler and Laura Beaudreau, Roland

Randolph Co. – Kent and Blake Bennett, Pocahontas

Searcy Co. – Adam and Briana Redman, Marshall

Sebastian Co. – Paul and Amy King, Huntington

Sevier Co. – Julian Dorse family, De Queen

Sharp Co. and North Central District – Bryan and Mary Ellen Henley, Evening Shade

St. Francis Co. – Ryan Carey, Marion

Stone Co. – Tracy Verser family, Edgemont

Van Buren Co. – Clay and Chalet Gustafson, Bee Branch

Washington Co. and Northwest District – Randy, Dawna and Mack Spears, Fayetteville

White Co. – Brandon and Lauren Martin, Judsonia

Woodruff Co. – William Brant and Jessica Burkett, Wynne

Yell Co. – Michelle and Steven Blankenship, Ola



AgHeritage
Farm Credit Services

2025 Photo Contest

Showcase your love of rural life!

Enter your favorite photo for a chance to win cash prizes!

The top three selections will be announced in November and awarded cash prizes:

\$500 Grand Prize | \$300 2nd Place | \$200 3rd Place

Entry Period: January 27, 2025 - October 13, 2025 **Voting Period:** October 20, 2025 - October 31, 2025

How to Enter

Photos must be submitted through our website
at agheritagefcs.com/photo-contest

Only 3 entries per person will be accepted.

Scan Now To Enter



How to Vote

All qualifying entries will be posted to the AgHeritage website for online voting open to the general public to select 1st, 2nd, and 3rd places. So, encourage your friends and family to vote.

Photo Rights

AgHeritage Farm Credit Services reserves the right to use any and all photos submitted for marketing and communication purposes, which may include our stockholder magazine, annual report, social media posts and other marketing materials.

Who Can Enter

The contest is open to AgHeritage customer-owners and the general public who live within our 24 county service area.

Counties included are: 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.

Requirements

Subject Matter:

All photos celebrating rural life and agriculture are welcome.

Suggestions include: planting, harvesting, timber, irrigation, equipment, livestock, seasonal decorations and events, winter scenes, county fairs, farmers' markets, 4-H and FFA events and action shots in fields, forests or barns.

Size & Orientation:

Photos must be of **high resolution** with a min. file size of **1MB**, a min. **width of 1080 px** and have a **horizontal (landscape) orientation**. Photos that do not meet these requirements, have a low resolution, or are too blurry will be disqualified.

Only new and original photos will be accepted. Past contest entries do not qualify.

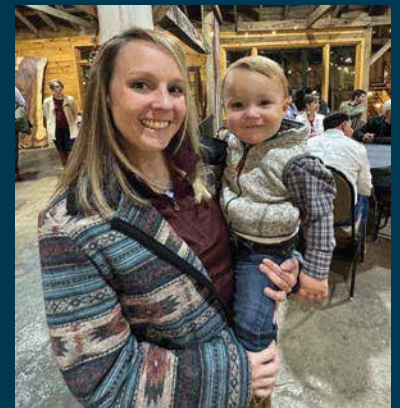
AgHeritageFCS.com



AGHERITAGE IN ACTION



AgHeritage was live on the air on KARK 4 News and FOX16 News, working the phones at the Food for the Holidays Telethon benefitting Arkansas Foodbank on December 11.



The AgHeritage Searcy Branch Customer Appreciation Dinner was held on Tuesday, December 3 at the Judsonia Box Factory venue.



Everything was merry and bright December 5 at the annual Stuttgart Branch Customer Appreciation Dinner at the Stuttgart Country Club.

AGHERITAGE IN ACTION



Farm Credit expressed appreciation to the members of the 95th Arkansas State Legislature on April 3 with a ribeye steak lunch, prepared by the Arkansas Cattlemen's Association, to acknowledge the Legislature's ongoing support for Arkansas's agricultural sector and the vital role ag plays in the state's economy.



We are proud to be a sponsor of the 31st annual A-State Agribusiness Conference at the Fowler Center and Embassy Suites Red Wolf Convention Center in Jonesboro.

Farm Credit was a sponsor of the Arkansas Soybean Association Annual Meeting at the Northeast Rice Research and Extension Center in Harrisburg on January 15.



AGHERITAGE IN ACTION



We were at Black River Technical College for the Randolph and Lawrence County Ag Appreciation Day Expo on February 7.



We were at the 2025 Arkansas Grown Conference & Expo at the Hot Springs Convention Center on January 31 and February 1.

AgHeritage is proud to be an annual sponsor of the Wilson Family Barbecue in Rison. What began more than 30 years ago as a simple employee Christmas luncheon at the Wilson Brothers Lumber Company has grown into an annual community feast, with more than a thousand attending.



We were at the Arkansas Rice Annual Meeting, a joint meeting of the Arkansas Rice Council and Arkansas Rice Farmers, at the Grand Prairie Center in Stuttgart on February 25. AgHeritage customer-owners Dr. Jarrod Hardke, Dow Brantley, Jeff Rutledge and Jim Whitaker participated in the Farmers' Roundtable.



AGHERITAGE IN ACTION



Farm Credit was the title sponsor of the 2025 Arkansas FFA State Convention April 21-23 in Hot Springs.



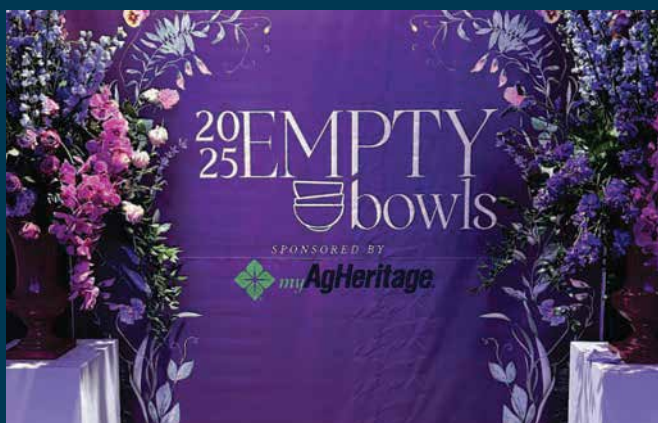
We were proud to be a sponsor of the 2025 Mallard Masters Tournament in Augusta on January 18. This annual event provides scholarships to students in secondary and technical schools.

AGHERITAGE IN ACTION



AgHeritage was at the 2025 Farm Credit Home Lending Conference in California on April 30-May 2.

Did you know we offer rural residential loans, rural home construction loans and rural acreage loans? If living in the country is your dream, visit agheritagefcs.com today to learn how we can help you achieve it.



We were honored to be the presenting sponsor of the 23rd Annual Empty Bowls, benefitting the Arkansas Foodbank, on April 26. For every \$1 donated to the Arkansas Foodbank, five meals are provided to those in need. Together, we can fill the bowls of Arkansas families facing hunger.

AGHERITAGE IN ACTION



Members of our AgHeritage team have had the privilege of attending the Arkansas Women in Agriculture Conference in Hot Springs on March 31 and April 1. We are honored to support the strong, passionate women who shape the future of agriculture in Arkansas.



We were grillin' and chillin' with more than 300 attendees of the Arkansas Cattlemen's Association Spring Area 8 Conference on March 18 in Batesville.



We were honored to provide lunch on May 23 for the ribbon cutting and grand opening of Premiere Poultry Supply in Pocahontas.





Generations of farmers, ranchers, homeowners
and ag investors have relied on AgHeritage Farm
Credit Services for loans and financial services.

**We can help you live the
life you've chosen.**



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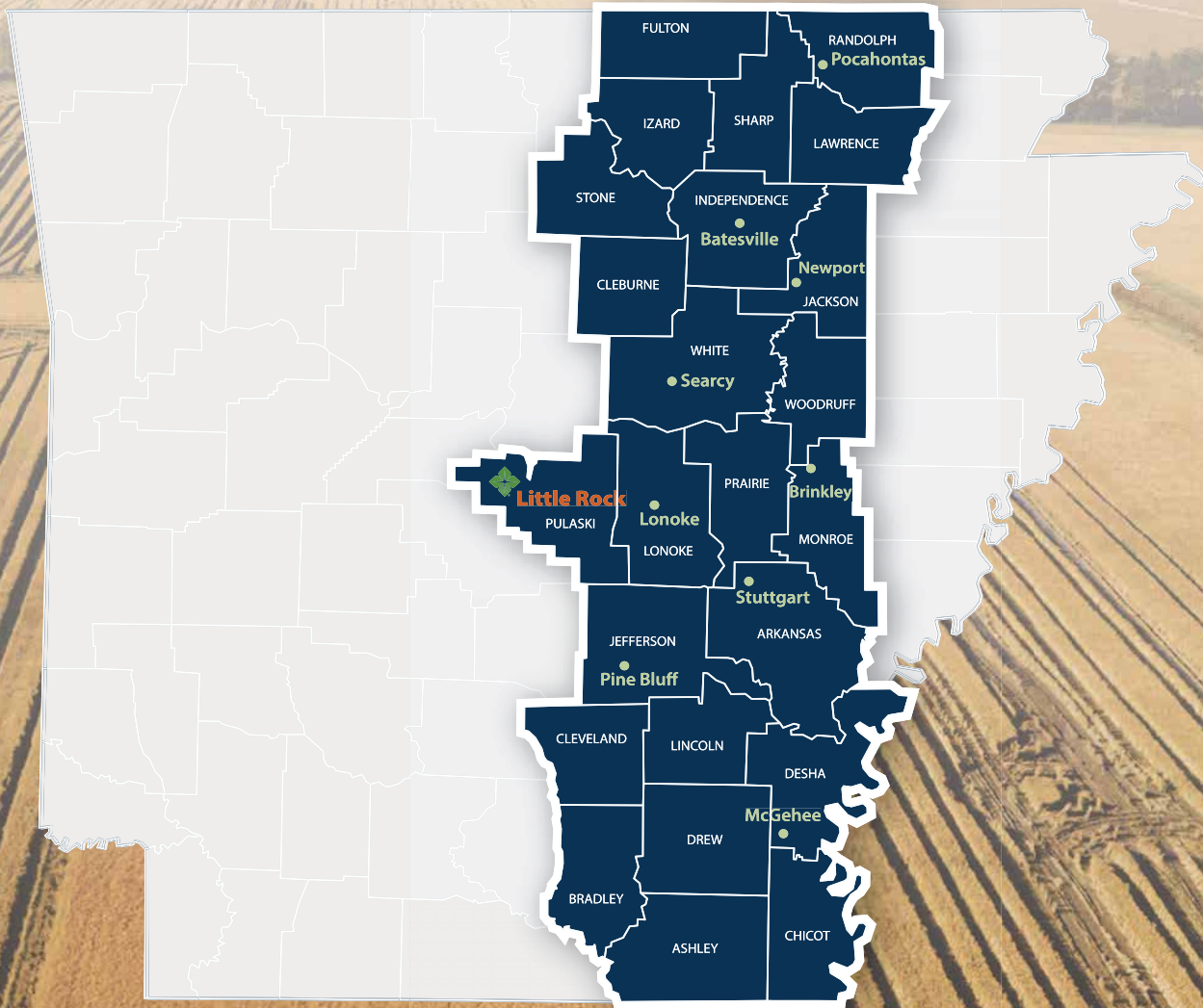


FARM | CONSTRUCTION | AGRIBUSINESS | LIVESTOCK | LAND | HOME



AgHeritage®
Farm Credit Services

TERRITORY & OFFICE LOCATIONS



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1169 Batesville Blvd.
Batesville, AR 72501
(870) 698-9044
(800) 572-8165

LITTLE ROCK CENTRAL OFFICE

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Little Rock, AR 72201
(501) 210-4000
(800) 299-2290

MCGEEHEE BRANCH

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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

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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 is a customer-owned rural and agricultural lender with owned and managed assets of approximately \$2.80 billion as of December 31, 2024.

The company provides credit and related services to approximately 6,700 farmers, ranchers, rural residents, and the agribusiness industry in 24 Arkansas counties, with branch offices located in Batesville, Brinkley, Lonoke, McGehee, Newport, Pine Bluff, Pocahontas, Searcy, and Stuttgart.

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