

OUR HERITAGE



AgHeritage Farm Credit Services | Summer 2017



www.agheritagefcs.com



OUR HERITAGE

Summer 2017

Senior Leadership

Greg Cole
*President and Chief
Executive Officer*

Drue Ford
*Senior Vice President
and Chief Credit Officer*

Ken Sumner
*Senior Vice President
and Chief Financial Officer*

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

Leslie Brown
*Vice President Human
Resources*

Board of Directors

OFFICERS

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

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

MEMBERS

Russell Bonner
*(Central Region)
Brinkley, Arkansas*

Mike Burkett
*(Northern Region)
McCrary, Arkansas*

Chuck Culver
*(Outside Director)
Fayetteville, Arkansas*

Clay Schaefer
*(Central Region)
Hunter, Arkansas*

Keith Watkins
*(Central Region)
Griffithville, Arkansas*

Sandra Morgan
*(Outside Director)
Stuttgart, Arkansas*

Jerry Burkett
*(Southern Region)
Stuttgart, Arkansas*

Scott Young
*(Southern Region)
Portland, Arkansas*



An integral
part of
Arkansas'
landscape

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CEO of AgHeritage Farm
Credit Services*
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AgHeritage Farm Credit Services

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www.agheritagefcs.com

ON FRONT COVER: *Rice field*
ON BACK COVER: *Corn field*



PROUD MEMBER OF
THE FARM CREDIT SYSTEM

OUR CEO



Greg Cole, CEO

We have just completed our annual loan renewal season, and despite a difficult agricultural economy, fewer crop producers lost money in 2016. Of those who lost money, the losses were generally less than the previous two years. However, for many of those who lost money this was the third year in a row.

This year's crop appears to finally be in the ground for the last time. Some fields had to be replanted more than once due to the spring flooding. When we entered 2017, crop prices were forecast to remain at lower levels similar to the previous three years. Therefore, we needed positive things to happen with regard to an optimum yield and minimum cost scenario. Unfortunately, the opposite happened with the recent flooding. The University of Arkansas Division of Agriculture has estimated the economic loss to producers in eastern Arkansas to be in the \$175 million range. We have joined with other state agricultural leaders in working with USDA, advocating for government assistance to help minimize the financial impact from the flooding. We are encouraging producers to control costs as much as possible and look for rallies in the markets as this looks to be another challenging year. This will make the fourth consecutive year of a down cycle (efficiency) in the crop sector. On the other hand, the protein sector is experiencing modest profits due to lower feed costs that offset lower meat prices.

In times like this, it's good to know you have a customer-owned financial cooperative that has more than a 100 year record of weathering floods and economic cycles. If you have a need for financial capital, please stop by or call one of our convenient branch locations.

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

A handwritten signature in white ink that reads "Greg Cole".

Greg Cole, CEO
AgHeritage Farm Credit Services

As of the middle of June, the farm year in my part of the state is off to a rocky start. We had a brief planting window in April, allowing most of the rice to be planted. However big rains destroyed the levees in many fields, and, due to continuing wet weather, farmers weren't able to re-pull their levees until just before flooding the rice crop. Late rice on the levees will have reduced yield, or it may not mature before frost.

Heavy rains in late April and early May led to near record flooding on White River and several other rivers in north Arkansas. The White River at Augusta crested at the 5th highest recorded level, 36.7 feet, on May 7. Any crops planted in the flood plain of the White River before the flood were completely destroyed. The same is true for many rivers in north Arkansas. As of June 18, the White River level at Augusta, at 27.2 feet, is still 1.2 feet above flood stage, and it looks like many river bottom acres will not be planted this year. Planting on the higher ground was delayed by the huge early rains, but soybean planting has progressed well over the last ten days of dry weather.

AgHeritage continues to achieve solid financial performance. Our portfolio is growing at a healthy rate. Profits are strong, and we continue to build capital for future growth in loan volume. We are well positioned to meet the credit needs of all qualified borrowers. Thank you very much for your business.



Michael Taylor
Chairman of the Board

OUR BOARD



Michael Taylor
Chairman



Board Members' Service Anniversaries



Jerry Burkett (Southern Region)



Michael Taylor (Central Region)



Chuck Culver (Outside Director)

OUR STAFF



Sydney Belew

Belew Joins AgHeritage Searcy Branch

Sydney Belew recently joined the Searcy team as a new Customer Specialist. She was most recently working for Centennial Bank where she was a Mortgage Loan Assistant. She has a Bachelor's degree in Agriculture and Business from Arkansas State University and an Associates of Science in Agriculture from Arkansas State University-Beebe.

"We're very excited that Sydney has joined the Searcy team," said Bert Leder, VP Lending and Searcy Branch Manager.



Jonathan Breedlove

Breedlove Joins AgHeritage Dermott and Star City Branch Offices

Jonathan Breedlove recently joined the Dermott and Star City team as an Ag Loan Officer. "Jonathan is a great addition to our team," said Cole Plafcan, SVP - Chief Lending and Marketing Officer.

Breedlove had most recently been working for Arkansas Ag Company where he was a Sales Representative. He has a Bachelor of Science in Business Administration with a concentration in marketing from the University of Arkansas at Monticello.



Clayton Howell

Howell Joins AgHeritage Lonoke Branch

Clayton Howell recently joined the Lonoke team as an Ag Loan Officer. "Clayton's background and experience will make him a great asset to our branch," said Cole Plafcan, SVP - Chief Lending and Marketing Officer.

Howell most recently worked for Centennial Bank where he was a Market President. He has a Bachelor of Science in Business Administration from the University of Central Arkansas.



Cole Plafcan

Plafcan Named SVP-Chief Lending and Marketing Officer of AgHeritage Farm Credit Services

Cole Plafcan was recently named Senior Vice President - Chief Lending and Marketing Officer of AgHeritage Farm Credit Services, according to Greg Cole, President and CEO of AgHeritage Farm Credit Services.

Plafcan's 20 years of Farm Credit experience began in 1996 when he worked as a loan officer at the AgHeritage Farm Credit Services Lonoke branch office. Plafcan was promoted to Branch Manager in 1999. His success as a Branch Manager allowed him to become a leader among his peers.

Plafcan is a graduate of Catholic High School and the University of Arkansas at Fayetteville where he received a Bachelor of Science in Business Administration in Marketing Management. He has also completed the Barret Graduate School of Banking and the Executive Leadership Development Program with the Wright Group in Scottsdale, Ariz. Plafcan, his wife, Melissa, and their sons Paul, Samuel, and William, reside in Little Rock.

OUR 2017 ARKANSAS LEGISLATIVE SESSION IN REVIEW

January saw the start of Arkansas' 91st General Assembly, and there were several bills that have an effect on agriculture across the state. We were actively involved in the legislative process, and we had success in working for good legislation and defeating legislation which would have been harmful to agriculture.

State Tax Exemptions

SB 115 (Hendren & Pitsch), now Act 78, lowered the state's income tax and created a legislative task force to review the state tax code. SB 115 was one of two bills in Gov. Hutchinson's tax cut package. The task force has been appointed. The task force includes 16 members of the Legislature and will file its initial report before Dec. 1, 2017. Farm Credit plans to actively engage in the work of this task force, because it will be reviewing all of the state's tax exemptions, which includes all agriculture tax exemptions. You are encouraged to let your State Senator and State Representative know how important these exemptions are to the agriculture industry.

TASK FORCE MAKEUP IN SB 115 (ACT 78 OF 2017):

- (A) The President Pro Tempore of the Senate, or his designee who is a member of the Senate;
- (B) Five (5) members of the Senate appointed by the President Pro Tempore of the Senate;
- (C) The Senate Majority Leader, or his designee who is a member of the Senate;
- (D) The Senate Minority Leader, or his designee who is a member of the Senate;
- (E) The Speaker of the House of Representatives, or his designee who is a member of the House of Representatives;
- (F) Five (5) members of the House of Representatives appointed by the Speaker of the House of Representatives;
- (G) The House Majority Leader, or his designee who is a member of the House of Representatives; and

(H) The House Minority Leader, or his designee who is a member of the House of Representatives.

Seed Standardization Law

HB 1206, now Act 156, (Hillman & Caldwell) restricts the regulation of seed to state agencies. This mirrors the state's law on fertilizer and chemicals. The law states a political subdivision shall not regulate the registration, packaging, labeling, sale, storage, distribution, cultivation, any other use, or application of seeds; or adopt or continue in effect local legislation relating to the registration, packaging, labeling, sale, storage, distribution, cultivation, any other use, or application of seeds. Local legislation in violation of this section is void and unenforceable.

Agriculture Products Transportation Bill

Rep. Michael John Gray's HB 2211, now Act 1085, would create a special permit for hauling agronomic or horticultural crops at a heavier weight than currently allowed. The Arkansas State Highway and Transportation Department, in cooperation with the Arkansas Agriculture Department, will promulgate the rules for implementation. Trucks would have to have a minimum of five axles, and the bill doesn't allow them to exceed 100,000 lbs. The permit could end up at 90,000, or another amount, and permit fees are not defined. The highway department could also create more axle, inspection or equipment requirements for the permit.

State Plant Board Penalty Matrix

SB 501, now Act 778, was amended to allow the State Plant Board to apply the higher fines to dicamba and any new herbicides. The law authorizes the State Plant Board to assess expanded fines of between \$1,000 and \$25,000, only for violations in which significant off-target crop damage



Article by:
Scott Sullivan

occurred as a result of dicamba, other auxin-containing herbicide or new herbicides. The first \$1,000 of any fine will be used for the State Plant Board scholarship fund, the portion of a fine more than \$1,000 will be divided 60 percent to the scholarship fund and 40 percent to the Cooperative Extension Service.

Protection of Business, Farming and Ranching Practices

HB 1665, now Act 606, (Vaught & Stubblefield) creates a civil cause of action against a person who has gained access to a nonpublic area of another person's property and engaged in an act that exceeds the trespasser's authority within the nonpublic area. Act 606 prohibits employees from removing the employer's data, paper, records, or any other documents. It also prohibits recording images or sound occurring within an employer's commercial property and using the recording in a manner that damages the employer.

This gives our farmers and ranchers an extra level of protection from people who may want to harm their business.

Strengthen Private Property Protection

HB 1554, now Act 877, (Drown & Irvin, et al) enhances the penalty for criminal trespass if the trespasser was in possession of a killing device, a harvesting device, a device used to locate and unearth buried artifacts or a tool designed to gain entry into a structure by breaking a lock or bolt.

Criminal Trespass is a Class D felony if the trespasser has two or more misdemeanor convictions

Continued on page 13

OUR SCHOLARS

“AgHeritage Farm Credit Services proudly invests in the next generation through our scholarship programs.”

2017 AGHERITAGE FARM CREDIT SERVICES SCHOLARSHIP PROGRAM RECIPIENTS ANNOUNCED

Eight Arkansas high school students were awarded \$500 scholarships from the AgHeritage Farm Credit Services Customer Scholarship Program. Recipients for 2017 are Elizabeth Wilkison and Drake Browning of Marvell Academy, James Whitaker of McGehee High School, Samantha Stephens of Cabot High School, Nathan Kent of Newport Special School District, Brandon Sloan of Walnut Ridge High School, Joanna Frizzell of Star City High School and Marlee Brothers of Stuttgart High School.

The Customer Scholarship Program, which was established in 2001, is open to grandchildren and dependent children of AgHeritage Farm Credit Services stockholder customers. Recipients were chosen for their outstanding academic performance and extracurricular participation.

Laura Ortega was awarded the \$1,000 University Scholarship.

The University Scholarship Program is open to any current student studying agriculture at an Arkansas university or college.

Cassidee McGee of Star City High School was awarded the \$500 Ken Shea Memorial Scholarship.

The Ken Shea Memorial Scholarship is open to grandchildren and dependent children of AgHeritage Farm Credit Services Southern Region stockholder customers.



Elizabeth Wilkison of Marvell Academy – \$500 Scholarship Winner



Drake Browning of Marvell Academy – \$500 Scholarship Winner



James Whitaker of McGehee High School – \$500 Scholarship Winner



Samantha Stephens of Cabot High School – \$500 Scholarship Winner



Nathan Kent of Newport Special School District – \$500 Scholarship Winner



Brandon Sloan of Walnut Ridge High School – \$500 Scholarship Winner



Joanna Frizzell of Star City High School – \$500 Scholarship Winner



Marlee Brothers of Stuttgart High School – \$500 Scholarship Winner



Laura Ortega - \$1,000 University Scholarship Winner. Ortega is attending the University of Arkansas at Fayetteville.



Cassidee McGee of Star City High School – \$500 Ken Shea Memorial Scholarship Winner

Congratulations TO ARKANSAS'

“...THE Family
Farm... AN
worth

East Central District

Lee - Bill Gerrard III, Marianna
Lonoke - Robby & Stephanie Bevis, Scott
Monroe - S & A Farms: Larry & April Johnson II, Holly Grove
Prairie - David & Cindy Strohl, DeValls Bluff
Pulaski - Brandon, Jessica & Julie Chapman, Scott
St. Francis - Bill Dooley, Forrest City
White - Larry & Belinda Shook, McRae
Woodruff - Perry Galloway, Gregory

North Central District

Baxter - Bernie & Mary Alice Wiesner, Mountain Home
Cleburne - Billy & Susan Brewster, Wilburn
Fulton - Brian & Lee Ann Davis, Mammoth Spring
Independence - Chris Tharp, Floral
Izard - Miller Cattle Ranch: Doug & Tammy Miller, Sage
Marion - Brent & Glenda Rozeboom, Valley Springs
Searcy - James, Mary, Michael & Lesley Horton, Marshall
Sharp - Colton & Sara Asberry, Sidney
Stone - Larry Musick, Timbo
Van Buren - Matt McMahan, Damascus

Northeast District

Clay - Darrel & Ellen Dalton, Piggott
Craighead - Hook Farms: Mike, Karen, Casey
& Emilee Hook, Lake City
Crittenden - Jamey Sharp, Crawfordsville
Cross - Brandon Stephens, Cherry Valley
Greene - Chad Agee, Marmaduke
Jackson - Andrew Rowlett Farms, Tuckerman
Lawrence - Mitchell and Jeff Worlow, Sedgwick
Mississippi - Steve & Janet Metheny;
Ashley & Justin Smith; Austin
& Chelsea Metheny, Osceola
Poinsett - James E. Wray, Trumann
Randolph - Shawn Seagraves, Pocahontas

Northwest District

Benton - Garrett Gittlein, Gravette
Boone - Matt & Lisa Widner, Harrison
Carroll - James & Tonja Smith, Berryville
Crawford - Tom & Sue Moore, Rudy
Franklin - Johnny & Bridget Pruitt, Ozark
Johnson - Jimmy Dickerson, Clarksville
Madison - Mike & Jessica Ingram, Rogers
Newton - TBA
Sebastian - Jared & Michelle Pass, Hartford
Washington - Allen & Cindy Moore, Lincoln



2017 COUNTY FARM FAMILIES OF THE YEAR

ideal
preserving.”



Southeast District

Arkansas, N. - Cedar Corner Farm: Jason Smith
& Chris Dickson, Ulm
Arkansas, S. - James Phillips, Crocketts Bluff
Ashley - Old Milo Tree Farms & Pumpkin Patch:
Brad & Lonni Davis, Hamburg
Desha - Danny & Theta Wilson, McGehee
Drew - Mike & Shelly McGregor, Monticello
Jefferson - Conyer Farms: Lawrence “Wink”
Conyer, Pine Bluff
Lincoln - Jon Kelly White, Star City
Phillips - Timothy Jones, West Helena

Southwest District

Bradley - Jim & Linda Davis, Prattsville
Calhoun - Jimmy & Laura Hammack,
Hampton
Columbia - James Dixon, Magnolia
Hempstead - Keaster Farms: Clovy Keaster,
Ozan
Lafayette - Jeff & Shelby Lamkin, Buckner
Little River - Dale Sansom, Ashdown
Miller - Rocking CK Farms: Chase & Krystal
Groves, Garland City
Nevada - Greg & Marcel Wilson, Prescott
Union - Tom & Mary Loftin, El Dorado

Western District

Conway - Honeycutt Farms: Timbo
& Minnie Honeycutt, Clinton
Faulkner - Robert & Tara Stainton, Vilonia
Montgomery - Jason Cranford, Sims
Perry - Butch & Kay Hoyt, Houston
Polk - Luke & Deedee Alston, Mena
Pope - Terry & Gail Small, Hector
Yell - Michael & Judy Dixon, Ola

West Central District

Clark - Lynn & Debbie Pye, Arkadelphia
Cleveland - James Farmer, Rison
Dallas - Gene & Wilda Sue Brazeale, Sparkman
Garland - Donnie Moore, Hot Springs
Grant - Cody & Meg Harrington, Sheridan
Hot Spring - Carl Shultz, Malvern
Howard - Nathan & Nicole Hill, Newhope
Pike - Chad & Kay Stewart, Kirby
Sevier - Will & Sidney Bailey, DeQueen

DISTRICT FARM FAMILY WINNERS

- Chris and Heather Tharp of Floral (Independence County) in the North Central District. The Tharps operate on 850 acres and have a cow/calf operation, broiler houses and a commercial litter service.
- Gittlein Farms of Maysville (Benton County) in the Northwest District. Garrett and Amanda have a custom haying and spraying service and they raise registered Black Angus cattle. Their operation also includes litter spreading and litter house cleanout.
- Eddie and Annette Wray of Trumann (Poinsett County) in the Northeast District. Eddie and Annette have a diversified crop operation, raising soybeans, cotton, rice and corn.
- Brandon and Jessica Chapman of Scott (Pulaski County) in the East Central District. The family raises soybeans, watermelon, tomatoes and cantaloupes. Their operation also includes an agritourism attraction called "Scott Pumpkin Patch."
- Cedar Corner Farm of Stuttgart (North Arkansas County) in the Southeast District. Jason Smith and Chris Dickson are partners in Cedar Corner Farms. Smith and Dickson raise 2,689 acres of rice, soybeans and wheat.
- Rocking CK Farms of Garland (Miller County) in the Southwest District. Chase and Krystal Groves of Rocking CK Farms raise 360 acres of soybeans and corn. Their operation also includes custom grazing, registered and commercial cattle and pecans.
- Luke and DeeDee Alston of Mena (Polk County) in the Western District. The Alston family has a diversified operation ranging from strawberries and sweet corn, to cattle, broiler houses and even honeybees. They also have a six-acre corn maze.
- Will and Sydney Bailey of De Queen (Sevier County) in the West Central District. The Baileys have a hay operation, a cow/calf operation and raise broilers.

AGHERITAGE FARM CREDIT SERVICES BOARD OF DIRECTORS AUTHORIZES PATRONAGE REFUND OF \$3.6 MILLION



BOARD OF DIRECTORS ELECTION RESULTS

AgHeritage Farm Credit Services has announced the results of its 2017 Board of Director and Nominating Committee elections. Southern Region Director Scott Young, Southern Region Director Jerry Burkett and Northern Region Director Mike Burkett were all re-elected to serve four-year terms.

AgHeritage Farm Credit Services stockholders elected to the Nominating Committee were: Ronald Aaron (Batesville office); Doug Medford (Brinkley office); Clay Poole (Dermott office); Brandon Parker (Lonoke office); Tommy Young (Newport office); Matt Hibbard (Pocahontas office); John Hamilton (Searcy office); Harrell Wilson (Star City office); and Frank Prislovsky (Stuttgart office).



Scott Young of Portland farms corn, soybeans and wheat on 2,637 acres. He also manages plantation pines and WRP land. Scott has been a member of the board since 2013. He serves on the board's Human Resources Committee.



Jerry Burkett of Stuttgart farms corn, rice, soybeans and timber on 1,751 acres. Jerry has been a member of the board since 2002. He serves on the board's Executive Committee, Audit Committee and Finance Committee.



Mike Burkett of McCrory farms corn, rice and soybeans on 4,120 acres. Mike has been a member of the board since 2006. He serves on the board's Human Resources Committee.

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

LEGISLATIVE SESSION

Continued from page 7

of trespassing. It is a Class A misdemeanor if at the time of the trespass you are in possession of: a killing device when not used in lawful taking of game, a harvesting device, a device primarily used to unearth artifacts, a tool designed to gain entry into a structure, the person is on the premises of a commercial fishing or fish breeding operation and at that time is in possession of a fishing pole or net or the person has a prior conviction of trespassing.

These are the legal defenses:

- Guests or invitees
- Required to enter for business or health/safety reason
- Authorized by law to enter
- Privately owned premises are made open to the public
- Person owns or is employed by a person or entity that owns property adjoining the premises and is traveling over the premises with good faith for a legitimate reason
- If the person who enters the premises of another person is:

- (A) Temporarily on the premises of the other person for the sole purpose of recovering livestock, a dog, or any other domesticated animal; and is

- (B) Either: (i) The owner of the livestock, dog, or other domesticated animal; or (ii) An employee or agent of the owner of the livestock, dog, or other domesticated animal.

Permit Efficiency Bill

HB 1511, now Act 501, (Wardlaw) compels ADEQ to make a final permitting decision on animal waste permits within 180 days of application.

Additional Funding for the University of Arkansas Division of Agriculture

House Budget Chairman Rep. Lane Jean confirmed that the University of Arkansas Division of Agriculture was "taken care of" in the budget. Funding will be approximately \$3 million of one time funds coming from a settlement negotiated by the Attorney General's office.

Tail Water Recovery Credits

Sen. Cheatham's SB 729, now Act 1125, which extends the carryover period for unused income tax credits allowed for water impoundments from nine years to 15 years following the year in which the credit originated. The extension should further incentivize tail water recovery construction.

Waste Tire Bill

HB 1267, now Act 317, by Rep. Lanny Fite will increase funding to the state's waste tire districts while improving record keeping for used tires in the state. Each county will set up a drop off point for tires, and farmers will be able to recycle up to four large implement tires daily. Funds will also be used for grants for clean-up efforts where there are large volumes of tires.

Crawford's New Cuba Trade Bill Aims Offers Compromise

Arkansas First District Congressman Rick Crawford, a longstanding champion for agricultural trade with Cuba, recently announced plans to introduce a new compromise bill aimed at opening up agricultural trade with Cuba. The draft bill, which has not yet been formally introduced, seeks to remove existing barriers for credit financed trade deals between the U.S. and Cuba, as have previous measures he's supported in past years, but it also aims to appease some U.S. interests which were harmed during the Cuban revolution. The bill proposes to create a fund financed through a new tax on new exports to Cuba, which would serve as a reparation fund to help pay the claims of those who lost property when Fidel Castro came to power in 1959.

AGHERITAGE IN ACTION

Arkansas Grown School Garden of the Year Contest Open Through September 9



School entries are being accepted for the fourth annual Arkansas Grown School Garden of the Year Contest sponsored by the Arkansas Agriculture Department (AAD) and Farm Credit. Entry forms are available at <http://www.aad.arkansas.gov/arkansas-school-garden-of-the-year-contest>. A new category has been added to the contest this year for schools interested in starting a school garden. Applicants may be any Arkansas school, grades pre-K through 12, that had a school garden open during the 2016-2017 school year, or any schools planning to start a garden in the 2017-2018 school year.

Entries will be judged by a committee amid categories below. All school applicants, except

those applying for the school garden start-up category, will be required to provide photos or video documentation of garden activities and progress. The deadline for submissions is September 9, 2017.

Farm Credit is generously providing funding for winners in the following award categories:

- Best School Garden Start-Up Proposal - \$500
- Best Nutrition Education-Based Garden - \$500
- Best Community Collaboration Garden - \$500
- Best Environmental Education-Focused Garden - \$500
- Overall Winning Arkansas Grown School Garden of the Year - \$1,000

“School gardens are important hands-on educational tools that incorporate math and science skills while teaching students about food production, good nutrition, and the importance of agriculture, our state’s largest industry,” says Arkansas

Agriculture Secretary Wes Ward. I’m pleased we could add a new award category this year to provide schools interested in starting a school garden to compete for the cash awards generously provided by Farm Credit.

“As a farmer-owned cooperative, we are excited to continue our support of teachers and projects that engage Arkansas students in food production and agricultural sustainability. Through these partnerships, we can ensure that the valuable role of Arkansas agriculture remains top-of-mind for the next generation,” said Farm Credit of Western Arkansas President & CEO, Glen Manchester, on behalf of the Farm Credit cooperatives of Arkansas.

The Arkansas Grown program promotes food and products grown in Arkansas by Arkansas producers, and helps make the connection between growers and buyers. Arkansas Grown is a program of the Arkansas Agriculture Department. Find producers, farmer’s markets, and other local fresh food resources at www.arkansasgrown.org.



2016 Overall Winner, Marshall Elementary

Arkansas Farm Credit Board Members Meet With Arkansas Legislators

Board members recently met with Senator John Boozman and Congressman French Hill to discuss issues that impact Arkansas agriculture.



AgHeritage Farm Credit Services Batesville Customer Appreciation Luncheon a Success

The AgHeritage Farm Credit Services Annual Customer Appreciation Luncheon drew a large crowd Thursday, May 18, at the Batesville office.

“We enjoyed catfish and chicken and all the trimmings with our customer-owners, along with lots of good conversation,” said Junior Beshears, VP Lending and Batesville Branch Manager. “We are appreciative of our customer-owners and enjoyed spending this time in their honor.”

Nanette Peifer, Customer Specialist at the Batesville branch, helped host the event with Beshears.



Attendees Visit Farm Credit Services Booth at Annual FFA State Convention in Hot Springs



Katie Kurtz (white shirt), AgHeritage Appraiser Intern at the Lonoke Office, visits with booth visitors. She is a student at Arkansas Tech in Russellville.

Arkansas Soil Health Alliance



Educating farmers on how to be profitable & sustainable through soil health.

Arkansas Soybean Association Annual Meeting



Attendees visit at the Farm Credit trade show booth.

Mid-South Farm & Gin Show



(Left to right) Stanley Mitchell and Jay Salter (Farm Credit Midsouth); Junior Beshears, Jason Hayes, and Todd Hulett (AgHeritage Farm Credit Services)

Little Red River Beef Conference



Farm Credit Services was a sponsor for the cattle-production conference.

Wellness Committee Announces Winners of Slam Dunk Challenge

The Wellness Committee hosted several activities during the most recent Slam Dunk Challenge. Participants received T-shirts, water bottles, and other healthy items and fun giveaways during the challenge. A company-wide walk at lunch was scheduled as well.

The top three individual winners with the most activity logged during our Slam Dunk Challenge were:

- Jason Hayes - Winner of a Fitbit
- Elizabeth Melson - \$50.00 Visa Gift Card
- Eddie Fuhrman - \$50.00 Visa Gift Card

The Wellness Committee would like to thank everyone who participated.



Employees from Rose Law Firm joined AgHeritage employees for the Slam Dunk Central Office Walk and fed the team lunch afterwards.

Golf Challenge for Arkansas Children's



AgHeritage participants, Kevin Wingfield and Josh Cunningham, at Retif Oil and Fuel's annual Log A Load for Kids Corporate Charity Golf Challenge to benefit Arkansas Children's.

Arkansas Women in Agriculture Conference Held March 14-15



Arkansas Tech University Department of Agriculture Students Attend Women in Agriculture Conference



Jenna Martin with Darlene Crawford



Conference attendees enjoy visiting during the Arkansas Women in Agriculture Conference luncheon.

Meeting with the National Black Growers Council



Farm Credit representatives and the National Black Growers Council developing strategies for helping America's black agricultural producers succeed.

AgHeritage Employees Attend Barret School of Banking



(Left to right) Kevin Wingfield, Ag Lending Officer, Stuttgart Branch; Bo Tretenberg, VP Lending and Branch Manager, Pocahontas Branch; Jason Hayes, VP Lending and Branch Manager, Brinkley Branch.

58th Annual Poultry Festival Trap Shoot



Event was attended by Farm Credit of Western Arkansas and AgHeritage Farm Credit Services

THE SPRING FLOOD OF 2017

Farm Credit Employees Provide Food and Assistance to Families Displaced by the Spring Flooding

The flooding created long-term issues for some farmers. Arkansas Division of Agriculture experts estimate that more than 361,000 acres of farmland was lost for the 2017 growing season. Rice production accounted for half of the lost acreage. Eric Wailes with the University of Arkansas System Division of Agriculture estimated row crop losses at \$175 million.

Counties affected by the flooding included Baxter, Benton, Boone, Carroll, Clay, Cleburne, Conway, Craighead, Cross, Drew, Faulkner, Fulton, Greene, Independence, Izard, Jackson, Lawrence, Madison, Marion, Mississippi, Monroe, Montgomery, Newton, Ouachita, Perry, Prairie, Pulaski, Randolph, Saline, Searcy, Sharp, Stone, Washington, White, Woodruff and Yell.

“If you make your business about helping others, you’ll always have plenty of work.”



(From left) Jill Robertson with Farm Credit of Western Arkansas, Lauren Burns with Delta Agricultural Credit Association, Cole Plafcan with AgHeritage Farm Credit Services and (far right) Randy Kingston with Farm Credit Midsouth present Farm Credit’s donation to Pam Knapp-Carver, Executive Director for the Northeast Arkansas chapter of the American Red Cross, and Steve Biernacki, Regional Philanthropy Officer.

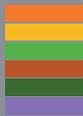


Estimated impact of rain, floods on Arkansas cropland | May 8-12, 2017

Compiled by the University of Arkansas System Division of Agriculture.

Acres impacted

Rice - 181,450 acres lost
Soybeans - 121,800 acres lost
Corn - 40,150 acres lost
Cotton - 13,000 acres lost
Wheat - 4,250 acres lost
Sorghum - 1,000 acres lost

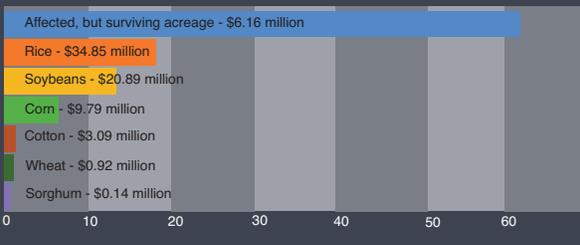


* \$175 million *

* includes new acreage, cost of replanting and delayed replanting, processing.

Value range between \$140 million and \$210 million.

Value of storm-damaged acres: \$75.84 million



Legend for Estimated value of crop loss by county:

- No data
- <\$400,000
- \$400,000-\$1,000,000
- \$1,000,000-\$2,000,000
- \$2,000,000-\$3,000,000
- \$3,000,000-\$4,000,000
- \$4,000,000-\$5,000,000
- \$5,000,000-\$6,000,000
- \$6,000,000-\$7,000,000
- \$7,000,000-\$8,000,000
- \$8,000,000-\$9,000,000
- \$9,000,000-\$10,000,000
- \$10,000,000-\$15,000,000

Estimated value of crop loss by county

The University of Arkansas System Division of Agriculture offers all its Extension and Research programs and services without regard to race, color, sex, gender identity, sexual orientation, national origin, religion, age, disability, marital or veteran status, genetic information, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.

Hwy 67



AgHeritage Farm Credit Services local and central office team members cooked lunch for area First Responders, city/county employees, and area flood victims. The Pocahontas AgHeritage Farm Credit Services office did not sustain any flood damage, but many of the other local businesses and residents did.



AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$1.15 billion as of December 31, 2016, that 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, Dermott, Lonoke, Newport, Pocahontas, Searcy, Star City and Stuttgart.