

OUR HERITAGE

Summer 2024



AgHeritage[®]
Farm Credit Services

OUR HERITAGE

Summer 2024

Executive Leadership

Greg Cole
President & Chief Executive Officer

Blake Swindle
*Executive Vice President
& Chief Operating Officer*

Drue Ford
*Executive Vice President
& Chief Credit Officer*

Ken Sumner
*Executive 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

Rhonda Stone
(Northern Region) Pocahontas

Harrell Wilson
(Southern Region) Rison

Scott Young
(Southern Region) Portland



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GROWING A STRONGER RURAL ARKANSAS.

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Location Map

ON THE COVER

& TO THE LEFT:

Keller Homestead,
Lonoke County

AGHERITAGE FARM CREDIT SERVICES

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PROUD MEMBER OF
THE FARM CREDIT SYSTEM

FROM THE PRESIDENT & CEO

Spring planting is complete, and summer is upon us. Summer is a time when your Board of Directors and management start preparing for the annual strategic planning meeting and looking into the future.



During the meeting, we will assess the current and future ag economic environment and the emerging trends in agriculture. Exploring technology automation and the impact of artificial intelligence on agriculture and Farm Credit are key items that will be discussed. Products and services, our delivery model and our human capital plan to ensure we have appropriate resources are additional topics that will be explored to aid us in providing you, our customers, with the best possible service. AgHeritage is blessed to have talented and engaged board members with strong leadership skills to provide a clear vision for the future, and staff to execute that vision.

Congress continues to work through the legislative process in the effort to pass a new Farm Bill. AgHeritage and the Farm Credit System are diligently advocating on behalf of our customer-owners to ensure you get a strong safety net. For detailed information on these efforts, see the article on page 9 of this issue of Our Heritage.

I want to wish you and your family a safe and enjoyable summer. Serving agriculture is not just our mission; it's our passion! It truly is a privilege to work with those who feed the world.

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

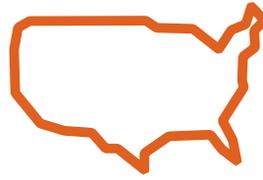
Greg Cole, President & CEO
AgHeritage Farm Credit Services

FARM CREDIT BY THE NUMBERS

as of December 31, 2023

Farm Credit is a nationwide 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.

Farm Credit has served rural communities and agriculture since our start in 1916. 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.



\$12.1 B

New loans to small farmers and ranchers



604,700+

Farm Credit customers nationwide



976,625

Total loan count



\$398.2 B

Total loan volume

ONLINE TOOLS AT AGHERITAGEFCS.COM

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

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



NEW CONTACT INFO?

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

Please contact your lender to update your information.

JOINING FACES & SHIFTING PLACES



CADE COBB

Cade Cobb is serving as a summer intern in the Central Office in Little Rock.

A graduate of White Hall High School, Cobb is entering his Junior year at Delta State University in Cleveland, Mississippi where he is an accounting major.



DALTON CRAIG

Dalton Craig was promoted to Senior Credit Officer in the Pocahontas branch office.

A resident of Jonesboro, Craig first joined AgHeritage in September 2020 as a Credit Analyst after having served as an AgHeritage credit intern during the summers of 2018 and 2019. In February 2023 he transitioned into the role of Credit Officer. He holds a Master of Science in Ag Economics and a Bachelor of Science in Business Administration, Finance, both from the University of Arkansas.



LIZZ CRICK

Lizz Crick joined AgHeritage as a Loan Assistant in the Batesville branch office, serving customers in Independence, Izard and Stone Counties.

Crick is a 2018 graduate of Cave City High School. Prior to joining AgHeritage, she served as a Loan Document Processor and New Accounts Representative at First Community Bank.



COLTON ISBELL

Colton Isbell moved into a new role as a Credit Officer in the Lonoke branch office.

Isbell joined AgHeritage in July 2022 as an Ag Lending Officer. He graduated from the University of Arkansas with a Bachelor of Business Administration degree in Finance and Real Estate and previously worked as a loan officer at the Bank of England in Carlisle.



ALEXX IVEY

Alexx Ivey moved into a new role as a Credit Officer in the Stuttgart branch office.

Ivey previously served as an Ag Lending Officer, a role she had since July 2022. She initially joined the AgHeritage Stuttgart branch as a Customer Specialist in November 2020. Ivey holds a Bachelor of Science degree in Agricultural Business from Southern Arkansas University. She worked as a Soil Conservationist at Natural Resources Conservation Service before joining AgHeritage.



MARC KETON

Marc Keton joined AgHeritage as an Ag Lending Officer in the Newport branch office.

Keton holds a Bachelor of Business Administration Degree from Arkansas State University. Before joining AgHeritage, he was most recently the sales manager at C & C Distributors, Inc. Prior to that, he served for nine years as a claims representative at Farm Bureau Financial Services in Jonesboro.



VICKI MURPHY

Vicki Murphy joined AgHeritage as a Loan Assistant I in the Pocahontas branch office.

Murphy attended Black River Technical College. Before joining AgHeritage she worked as a Licensed Title Agent for Randolph County Abstract Company. She also worked in the office of the Randolph County Circuit Clerk.



ASHLEY SCOGGINS

Ashley Scoggins joined AgHeritage in the Receptionist role in the company's Central Office in Little Rock.

She previously served as the receptionist at Great Clips. She also has past experience in the hospitality sector.



WESTON WEEKS

Weston Weeks returned to AgHeritage in the role of VP, Agribusiness & Capital Markets in the company's central office in Little Rock.

Weeks originally joined AgHeritage in June 2018 as a Credit Analyst at the company's central office. In May 2020, he was promoted to the position of Agribusiness Credit Officer but left in November 2022 to work for his family's business in Northeast Arkansas. He holds a Bachelor of Arts Degree in History from Hendrix College and a Master of Science in Agricultural Economics from the University of Arkansas.

ELECTION RESULTS

AgHeritage has announced the results of its 2024 Board of Directors and Nominating Committee elections.



Harrell Wilson

Harrell Wilson (Southern Region) of Rison was elected to his first four-year term. A hardwood sawmill owner, Wilson farms pine and hardwood timber on 17,500 acres owned. Wilson holds a Bachelor of Science in Forestry from the University of Arkansas at Monticello. He serves on the Camp Wyldewood Board, Cleveland County School Board, Arkansas Forestry Association Board, AFA Education Foundation Board and UAM Foundation Board. Wilson is a former member of the AgHeritage Nominating Committee.



Dow Brantley

Dow Brantley (Central Region) of Little Rock was re-elected to a four-year term. Brantley farms cotton, corn, rice and soybeans on 1,560 acres owned and 12,000 acres rented. He is a managing member of Central Grain, Brantley Farming and Brantley and Sons. Brantley holds a Bachelor of Science Degree in Agricultural, Food and Life Sciences from the University of Arkansas. An AgHeritage Board Member since 2020, he is a member of the Executive Committee, Finance Committee and is currently serving as Chairman of the Human Resources Committee. Brantley is also Chairman of the Arkansas Rice Federation Board, President of the Arkansas Rice Council Board and is a member of the USA Rice Board, Staplcotn Board and Arkansas Ag Council Board.



Mark Isbell

Mark Isbell (Central Region) of North Little Rock was re-elected to a four-year term. With his family, Isbell farms rice on 2,500 acres owned and 1,000 acres rented. He holds a Master of Arts in Professional and Technical Writing from the University of Arkansas at Little Rock, a Bachelor of Arts in Professional and Technical Writing from the University of Arkansas at Little Rock, a Bachelor of Arts in Communication from the University of Arkansas at Little Rock. An AgHeritage Board Member since 2020, he is a member of the Executive Committee and Audit Committee, is Chairman of the Finance Committee and serves as AgHeritage's PAC Chair. He is a member of the Field to Market Board, Ag Council of Arkansas, USA Rice Federation Board and Arva Intelligence.

AGHERITAGE STOCKHOLDERS ELECTED TO SERVE FOR ONE YEAR ON THE NOMINATING COMMITTEE

- Will Cox (Batesville branch)
- Curtis Fox (Stuttgart branch)
- John Hamilton (Searcy branch)
- Matt Hibbard (Pocahontas branch)
- Doug Medford (Brinkley branch)
- Brandon Parker (Lonoke branch)
- Clay Poole (McGehee branch)
- Robert Richardson (Pine Bluff branch)
- Tommy Young (Newport branch)



Farm Credit Celebrates Innovation in Agriculture

AgHeritage Director Mark Isbell participated in a panel discussion on Capitol Hill in Washington, D.C. on June 25, as Farm Credit showcased producers who lead the way in sustainability and climate-smart practices. Isbell is a partner in Isbell Farms/Zero Grade Farms in Lonoke County, one of the most innovative agricultural operations in the state.

EMPLOYEE AWARDS

The annual AgHeritage Employee Awards recognize the exemplary service of employees and employee teams before their peers. Congratulations to this year's award winners!



Lonoke Branch:

Loan Classification Award 2023
Fewest Delinquencies Award 2023



Newport Branch:

Average Daily Balance Growth Volume Award 2023
Average Daily Balance Growth Percentage Award 2023



Pocahontas Branch:

Non-Interest Income Award 2023



Brinkley Branch:

Loan Spread Award 2023



Pine Bluff Branch:

Farm Related Services Income Award 2023

YEARS OF SERVICE AWARDS

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

35 Years:
Joy Lagrone

30 Years:
Robert Abbott
Junior Beshears
Deanna Speer
Mala Turner

25 Years:
Carrie Grizzle

20 Years:
Eddie Fuhrman
Lana Stovall
Drew Vance

15 Years:
Josh Cunningham
Ken Sumner

10 Years:
Keith Tucek
Bill Stephens

5 Years:
Brandyn Frizzell

BATESVILLE BRANCH GRAND OPENING AND RIBBON CUTTING

The grand opening of the new AgHeritage Batesville branch office at 1169 Batesville Blvd. was held on April 25 with an open house and ribbon cutting. The Batesville Area Chamber of Commerce and members of the local community came out to celebrate.







2024 ARKANSAS LEGISLATIVE UPDATE

By Scott Sullivan, Farm Credit Government Affairs Liaison

On the legislative front in Arkansas, it has been an active spring. The

legislature had the fiscal session, where they review and approve the budgets for the State's agencies for fiscal year 2025, running July 1, 2024, through June 30, 2025. The Members manage the budget, which saw a small increase in funding for the coming fiscal year. The increase is mainly due to inflation but with conservative budgeting, the State has a surplus and will look at reducing income and property taxes.

The General Assembly passed its Revenue Stabilization Act (RSA) that outlines the state's spending for the 2024-2025 Fiscal Year. The Senate passed RSA SB 80 by Sen. Jonathan Dismang 34 to 11, and the House passed HB 1097 by Rep. Lane Jean 96 to 1. The RSA includes a \$109.3 million increase, which is a 1.76% increase in state spending, as proposed by Governor Sarah Huckabee Sanders. With the increase, the total state general budget for the next fiscal year will be \$6.31 billion. The largest increases will be allocated to Educational Freedom Accounts, the Public School Fund and the Arkansas State Police.

Rep. Lane Jean, co-chair of the Joint Budget Committee, told House members that everything in the budget was going into category A, which means it will get funded.

The legislature can with a 2/3 majority vote take up non-appropriation bills, and during the fiscal session such a move was made to consider and pass legislation dealing with crypto mining and State employee pay. At the end of the regular session in 2023 Sen. Joshua Bryant passed legislation to allow crypto mining in the state, but some of these businesses have not been good neighbors. Sen. Bryant and others saw a need to regulate these businesses, and took action to help fix issues that were causing problems.

SB78 by Sen. Bryant and Rep. Rick McClure and **SB79** by Sen. Missy Irvin and Rep. Jeremiah Moore were considered and passed. **SB78** would place noise limits on crypto mines, prohibit them from being owned by certain foreign entities, and

allow local governments to pass ordinances regulating the mines.

SB79 provides a state presence of regulatory oversight to crypto mining operations. It would require crypto mining businesses to acquire a permit from the Oil and Gas Commission in order to operate. An amendment narrowed the bill's definition of "digital asset mining business" to clarify that it refers to businesses in the crypto mining industry that are using blockchain networks. The bill defines a digital asset mining business as a "group of computers working at a single site that consumes more than one megawatt of electrical energy on an average annual basis for the purpose of generating digital assets by securing a blockchain network." It defines a blockchain network as "a group of computer operations and processing together to execute a consensus mechanism to agree upon and verify data in a digital record for the purpose of generating digital assets." Digital assets include cryptocurrency, virtual currency and "natively electronic assets."

Other bills of interest were:

SB 77 by Sen. Breanne Davis and Rep. Jim Wooten outlines a temporary pay plan for state employees. The plan would raise employee salaries by up to 3%. It would also set the minimum salary for state employees at \$32,405 a year, raise the maximum salary range for pay grades by 10%, and offer special compensation under specific circumstances.

In June, the Governor called a special session to address the Arkansas Game and Fish Budget, which failed to get passed in the fiscal session and to continue to cut taxes. The legislature reduced income tax and property taxes for Arkansans.

On the Farm Bill front, there has been movement that many people thought would not happen until after the elections later this year. United States Sen. John Boozman has taken action to start the conversation with the Senate Agriculture Committee.

Sen. Boozman released priorities and frameworks for a new Farm Bill. Following on the House Committee on Agriculture's bipartisan passage of farmer-focused Farm Bill, a framework is being put forth that exhibits a shared common ground with both Democrats and Republicans on several key priorities, and offers a path forward in the places where there are differences.

Sen. Boozman's framework builds on the momentum from committee passage in the House and Chairwoman Stabenow's release of Senate Democrats' priorities. He is eager to follow the House's lead and draft a bill that will garner support on both sides of the aisle, and is proud to partner with Chairwoman Stabenow on priority issues and shepherd significant reforms into law, particularly the accomplishments focused on climate and nutrition. These accomplishments would not have been possible without a commitment to working together as good faith partners.

Key priorities include:

- Modernize the farm safety net to ensure producers have risk management tools that reflect the current and projected economic challenges they face. The framework answers the call to put "more farm in the farm bill" by significantly updating the risk management tools farmers rely on to navigate economic challenges and uncertainties. Every covered commodity, in every region, will see meaningful reference price increases by an average of 15 percent. We improve crop insurance coverage and affordability while maintaining access to Title I programs.
- Restore U.S. leadership in the global agricultural marketplace and repositions U.S. producers as the world's export leaders and double funding for the farm bill's premiere trade programs to help increase competitiveness overseas. This infusion of funding is desperately needed considering we are projected to see a record \$32 billion agricultural trade deficit this year.
- Create communities the next generation chooses to call home. We make significant investments in small business development, broadband expansion, and water and energy infrastructure programs across rural America – as well as dedicated funding to increase access to healthcare, childcare and public safety – to help rural communities attract and retain talent.

- Ensure that vital nutrition programs continue to deliver relief to those in need without any benefit cuts or elimination of inflation adjustments. The Supplemental Nutrition Assistance Program (SNAP) is an important tool for Americans in need to help bridge the gap and put food on the table when times get tough. The framework ensures not one SNAP participant will see a single benefit cut. Program benefits will continue to adjust annually for inflation. Anyone who is currently eligible for the program will remain eligible. The program's integrity will be protected by restoring Congress' constitutional spending authority and by taking steps to reduce states' SNAP payment errors.
- Empower the next generation of farmers by helping them harness opportunities to grow and succeed. The average age of an American farmer is 58.1 years old. The framework will help make agriculture an attractive and economically viable career option for the next generation by making crop insurance more affordable for beginning farmers and ranchers and by offering beginning farmers without, or with minimal, base acres a path to participate in safety net programs. The framework also directly responds to U.S. agriculture's greatest long-term need by doubling farm bill research funding. Agricultural research programs spur innovation and productivity — allowing farmers to produce greater volumes in a more cost-efficient and environmentally friendly manner.
- Jump-start chronically underfunded agricultural research programs and facilities, allowing the U.S. to reclaim our rightful place at the forefront of innovation.
- Facilitate a historic expansion of popular conservation programs, ensuring producers achieve stewardship goals while best addressing their unique and varied needs. This historic investment helps farmers, ranchers and foresters meet their diverse conservation needs, amounting to an increase of more than 25 percent every single year moving forward while making sure its programs continue to empower producers to make the best decisions to meet the resource concerns of their operation.

AGHERITAGE RETURNS A RECORD DIVIDEND TO CUSTOMER-OWNERS

AgHeritage Farm Credit Services returned a record \$10 million in profits to its customer-owners this year through its Patronage Program.

“Since 2006, AgHeritage has returned \$76.45 million to eligible customer-owners,” said AgHeritage President & Chief Executive Officer Greg Cole. “We believe in cooperative ownership, and the importance of putting our profits back into your hands. When we win, you win by sharing in our profits.”



YEAR	PATRONAGE
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

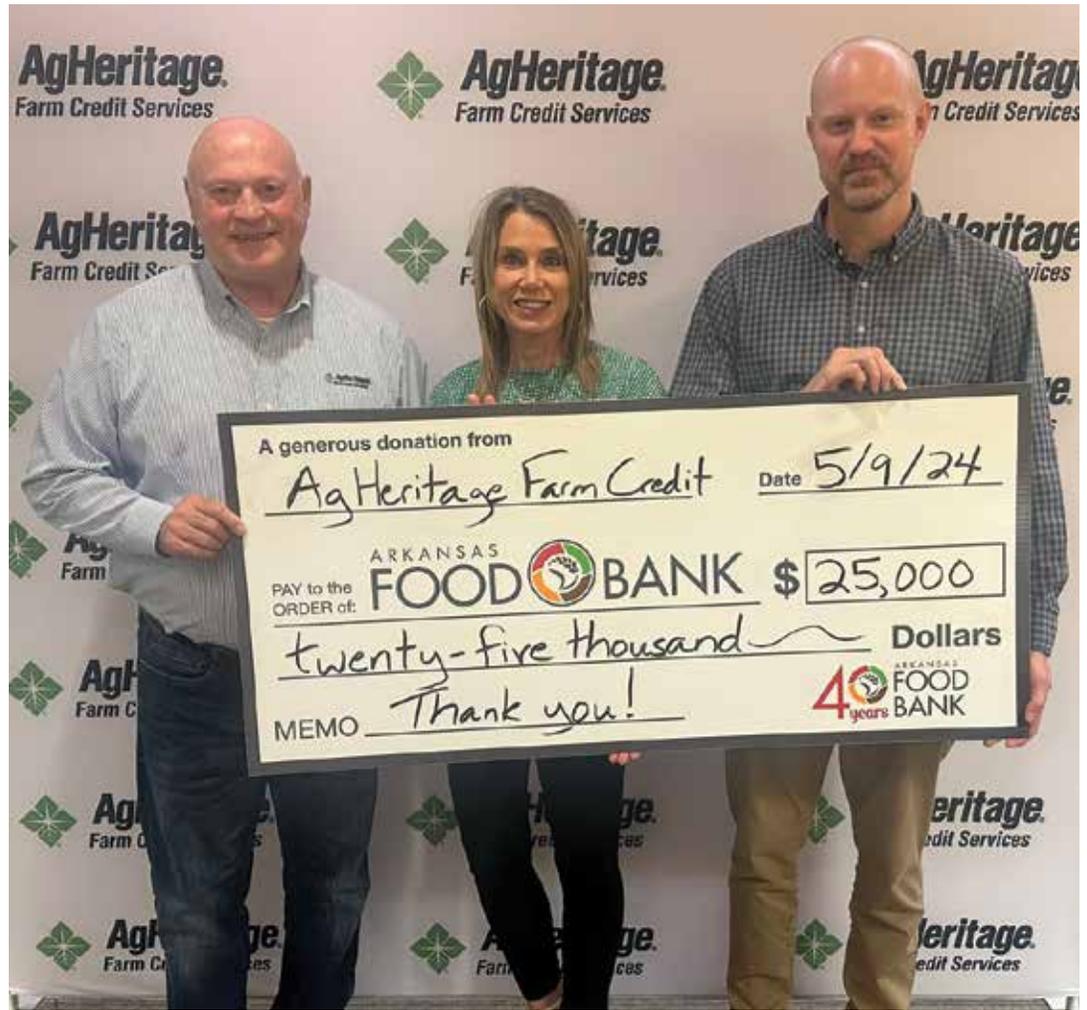
To learn more about the Patronage Program, contact the branch office nearest you. A map of Arkansas counties served by AgHeritage and branch office locations can be found on the last page of this magazine.



ARKANSAS FOODBANK

AgHeritage was honored to be the Presenting Sponsor of the 2024 Empty Bowls Gala, which on May 18 raised more funds for Arkansas Foodbank than ever before — enough to provide 1.3 million meals for hungry Arkansans.

Now in its 40th year, the Arkansas Foodbank stands as the largest hunger relief organization in the state, serving 33 counties across the state's central, eastern and southern regions. Its cornerstone initiatives, including Food For Kids, Food For Families and Food For Seniors, enable the distribution of essential resources through a network of more than 400 food pantries, schools, colleges, shelters, senior centers and other agencies across Arkansas.



ARKANSAS FFA

The Farm Credit Associations of Arkansas are proud to support the next generation of ag leaders through our annual contribution to the Arkansas Future Farmers of America Foundation.



CUSTOMER SPOTLIGHT:

THE VERSER FAMILY

By Rebecca McGraw

Versers have been farming in the rolling hills of Stone County for generations.

“My parents, Teddy Wayne and Linda Verser, had chickens for nearly all their lives, and cattle most of the time, so I was kind of born in it, and I stayed with it,” Tracy Verser said. “Been at it ever since I was old enough to know.”

Tracy and his wife, Melanie, raise poultry and cattle near Parma.

“When Melanie and I got married 36 years ago, we bought a little place at Prim,” said Tracy. “We hadn’t been there any time when the guy who owned this property we have now came to us wanting to sell. He was ready to move on. I didn’t need a chicken farm, but we got a deal going and now we’re here.”

Their daughter, Tiffany Thomas, lives just down the road. Tiffany raises chickens as well, while her husband, Blake, works as a land surveyor.

Between the Versers, the Thomases, and their other daughter and son-in-law, Whitney and Jon Robinson, the family has 10 poultry houses holding 300,000 birds at full capacity. Between the three households there’s always plenty of work.

“In the morning we go to the chicken houses,” said Tracy. “We get done with that, then go check the cattle. Then, depending on the season, we cut hay or ride a dozer, whatever. There’s always more to do than you’ll get done.”

“Both of my grandparents grew chickens and had cattle, my dad has cattle, and then I married into this family,” Blake said. “My day’s not with the chickens. Tiffany does most of the work during the week.”





"I couldn't do it without my family," Tiffany said. "My mom helps me so I can homeschool my kids — I just like being able to take care of the chickens, so I can homeschool and be present with my kids."

It was Tiffany and Blake who found AgHeritage first. "Our house is through them, my business loan is through them," Tiffany said. "Everything we can get through them, we've gone with them. They're easy to work with."

In June 2021, Tiffany got her parents on board with AgHeritage, too.

"I called Junior Beshears at the Batesville branch, and it started from there," said Tracy. "There's several farms in the community that are with AgHeritage. Around here, you see people every day and you know a lot of their business. I don't think I've ever heard anyone say a bad word about AgHeritage."

Tracy and Melanie also recently financed equipment through AgHeritage, to clear 80 acres. "We worked with them for a bulldozer, a truck and a utility vehicle all tied together in one loan, and that took about three days to get done. They're quick! You call them and ask for a loan, and in two or three days, you'll have an answer."



“ THERE’S SEVERAL FARMS IN THE COMMUNITY THAT ARE WITH AGHERITAGE... I DON’T THINK I’VE EVER HEARD ANYONE SAY A BAD WORD ABOUT THEM. ”



The Versers hope to eventually pass their operation on to their grandchildren.

"It's three farms, but it feels like one farm," Tracy said. "We spend almost every day together. We all work the chickens all day, and come evening the kids are all in the yard. They play softball and run around. The whole family eats supper together almost 365 days a year."

"The kids are still young," Tiffany said. "But we try to put a working mentality in them. Hopefully it sticks, and they can have some kind of a start to farming when we're ready for them to take it over."

"I grew up on the farm, and I loved it," Blake said. "If I grew up here, farming is all I would want to do. It's beautiful."



CUSTOMER SPOTLIGHT:

THE KELLER FAMILY

By Rebecca McGraw

Drew Keller can remember exactly when she knew, about a decade ago, that she and her husband, Dr. Will Keller, would be moving to Leno County.

The couple had been looking for larger houses in the greater Little Rock area. Will is a hospitalist at Baptist Springhill, and Drew works as a pediatric speech therapist. "I just happened to stumble across this property on Zillow, I believe, while we were looking at other houses," said Will.

"I actually remember pretty much to the day," Drew said. "I was coming home from a cousin's wedding, and he was looking at property. He said, 'I want to show you something. It's out there. It's crazy. Just trust me.'"

Drew decided to trust him. "He picked the perfect time," she said. "We came out around sunset, and I stood at the top of the property and looked out over everything and thought, yep, I can see myself here."

The property in question was 192 acres about 15 miles southeast of Cabot. Formerly the site of a quarry, the land was put on the market after the pit filled with water, resulting in a 50-acre, 30-foot-deep spring-fed lake that disrupted the digging. "Somehow I managed to convince her that this was going to be a good idea, better than buying a bigger house anyway," said Will. "And my wife, being from Chenal, never having lived in the country — I didn't think it stood a chance. But she agreed, thankfully."





They were moving from a small home in the North Little Rock neighborhood of Lakewood. "It was cramped — you could reach out the bedroom window and touch your neighbor's house. We were planning on a family, and we wanted something bigger."

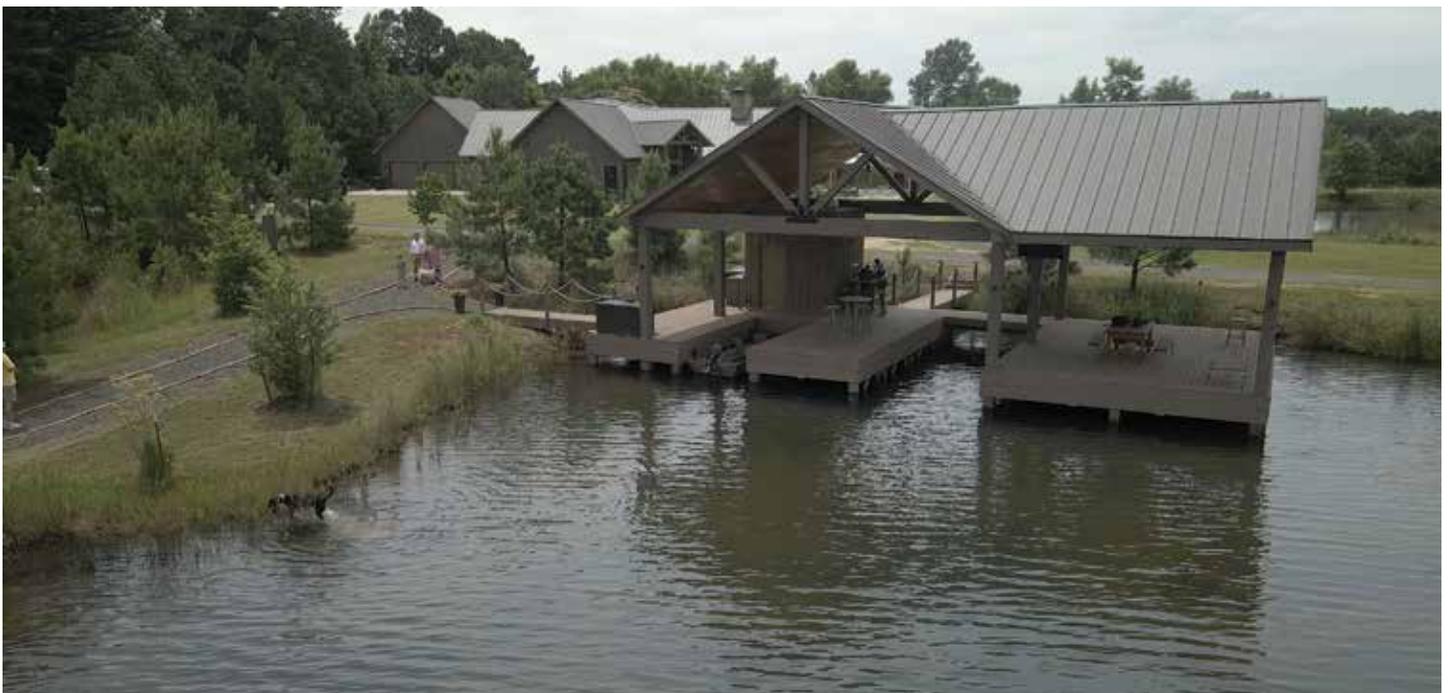
The Kellers quickly built a metal shop building with an apartment, in order to move as soon as possible. "We thought we wanted to start with our forever home out here, but then we realized that was just not in the cards at the time," said Drew. "So we came up with the idea of building a barndo, so that we could just get out here and be out here on a daily basis, and start our family out here, knowing that down the road we would build our forever house."

They lived in the metal building for about 10 years. "That was a great first home for us; both of our kids were brought back to that home," said Will. "But we were quickly outgrowing it with the family of four, a great dane and a mutt."

It was time to build the dream house, but finding financing was initially a challenge. "We started with traditional banks, including banks that we had long relationships with, and despite our credit, despite our history with them, no one was offering what they would call a 'jumbo loan'. And we were really running out of options. At one point we thought, well, we're just gonna have to wait and keep saving up enough money until we can afford it on our own without a loan."

A friend suggested they talk with AgHeritage, since they were outside city limits

"We were at our wits end," said Will. "We thought we were just going to be stuck in our barndo another decade until we could save up the sufficient funds. I never would have thought I would be able to get a home loan from an agricultural company, not being a farmer. But AgHeritage can lend to anyone in a rural area. That was a real blessing — it enabled all of this dream to take place."





Drew's favorite part of rural living is the view, and she knew she wanted their forever home to showcase that. "I wanted to be able to see the property," she said. "No matter where I was in the house, I wanted to look out a window and see where we live. We live on this amazing property, and I never thought I'd be able to have a house out here, and to be able to sit out after dinner with the kids playing and look at the water and watch the sunset. So we knew we wanted big windows, and the main part of the house facing the water."

"I learned about AgHeritage when Will called and said, 'I found somebody that is going to be able to work with us,'" Drew said. "I asked, 'Can they do everything we want?' and he said, 'Everything that we want, everything we need and more.'"

Both remember the loan process as being easy.

"It feels like working with friends," said Will. "AgHeritage doesn't feel like a bank at all. Everyone is completely down to earth and so helpful. Without them, none of this would even be possible. They helped us out the entire way. The whole process is extremely streamlined, and as soon as we were done with our last draw, we just started making payments, with no additional paperwork, no additional closing. It was a much better experience than with our previous home in North Little Rock."

"We met with AgHeritage, and nothing crossed my mind that they wouldn't be able to help us," said Drew. "Without them, we wouldn't be able to have this property, and be able to build this life that we always wanted to live together."

“ ..AGHERITAGE CAN LEAD TO ANYONE IN A RURAL AREA. THAT WAS A REAL BLESSING — IT ENABLED ALL OF THIS DREAM TO TAKE PLACE. ”

The Kellers' goal was a home large enough for entertaining, and construction was completed just in time for the holidays in 2022. "We moved into our house on December 23rd. It was the perfect Christmas. We had two couches and one table, and enough chairs to fit all of our family." The expanse of land and water allows them to host weddings for extended family, as well as a large annual Halloween party that started as a small pandemic-era trunk-or-



treat and has since grown to include ten families.

Since the initial purchase the Kellers have increased to 234 acres, which they hope will stay in the family for generations to come. In addition to the home, they have added a large boat house and a lakeside arbor. While the couple both work in Pulaski County, the commute is an easy half-hour, making their dream of rural living worth pursuing.

"It's kind of always been a dream of mine, and also my dad's before he passed away, that we would own some land that we could hunt, fish and improve upon," said Will. "And we finally made that a reality, to have a legacy — something to pass on, and hand down to family — where my kids can grow up and make memories of hunting and fishing, just like I did with my dad when I was

growing up."

"I have a few projects in mind," said Drew. "We want to build a treehouse. The kids want a zip line. They want a swing inside the house. I would say, give it a few months and we'll have a rock climbing wall up in the playroom."

"One of the things I love so much about the land is that it is ever-changing," said Will. "There's always something new to do. A lot of times, the plans we make, we don't see the fruits of. The fruits are ten years down the road. All the trees we planted out here, the changes we made to the landscape, building the dock, building the house — I would say it's pretty close to what we initially imagined, and we can't wait to see where it continues to take us. It's just an opportunity you don't get living in the city."

“ ALL THE TREES WE PLANTED OUT HERE, THE CHANGES WE MADE TO THE LANDSCAPE, BUILDING THE DOCK, BUILDING THE HOUSE — I WOULD SAY IT'S PRETTY CLOSE TO WHAT WE INITIALLY IMAGINED, ...IT'S JUST AN OPPORTUNITY YOU DON'T GET LIVING IN THE CITY. ”



Congratulations

TO ARKANSAS'S 2024 FARM FAMILIES OF THE YEAR

THE FARM CREDIT ASSOCIATIONS OF ARKANSAS ARE PROUD TO BE A SPONSOR OF THE ANNUAL ARKANSAS FARM FAMILY OF THE YEAR PROGRAM. SINCE 1947, THE PROGRAM HAS HELPED TO RECOGNIZE OUTSTANDING FARM FAMILIES THROUGHOUT THE STATE. THE OBJECTIVES OF THE FARM FAMILY OF THE YEAR PROGRAM ARE TO GIVE RECOGNITION AND ENCOURAGEMENT TO FARM FAMILIES WHO ARE DOING AN OUTSTANDING JOB ON THEIR FARM AND IN THEIR COMMUNITY, TO RECOGNIZE THE IMPORTANCE OF AGRICULTURE IN THE COMMUNITY AND STATE TO DISSEMINATE INFORMATION ON IMPROVED FARM PRACTICES AND MANAGEMENT.

THE 2024 COUNTY AND DISTRICT FARM FAMILIES OF THE YEAR ARE:

Arkansas, North – Dean & Katie Jo Price Farms Partnership

Arkansas, South – Jim & Heidi Craig

Baxter – Ellie Lassiter

Benton – Michael & Phillip Fletcher

Boone – Billy Jack Burns

Bradley – Nathan & Jodi Harrod

Calhoun – Jeremy Martin

Carroll – Tom Butler

Clark and West Central District – Tim & Michelle Daniels

Clay – Jeremy Wiedeman

Cleburne – Eddie Whitehurst

Cleveland – Jason & Ashley Boyd

Conway and Western District – Strap & Leigh Ann Brents

Craighead – Henry Dean & Jeff Finch

Crawford – Jamie Marion

Crittenden – Neal Williams

Cross – Chris Wood

Desha and Southeast District – Bradley Day

Drew – Jason Cater Family

Faulkner – Raymond & Karen Kelly

Fulton – Cline & Ashley Hall Family

Grant – Gator & Amber Denis

Greene – Jeff & Linwood Wells

Hempstead and Southwest District – Curtis & Melissa Bobo

Hot Spring – Robert & Vikki Tankersley

Howard – Billy Barton

Independence – Danny & Cheryl Franks

Izard and North Central District – David Blakenship Family

Johnson – Dylan & Allyson Jackson

Lafayette – Stephen & Cindy Burton

Lawrence – Adam & Chasity Wall

Little River – Mark & Patty Welch

Lonoke – Jordan & Mary Ellen Lynch

Madison – Kenny & Rebecca Emitt Family

Marion – Creekbend Farms LLC

Mississippi and Northeast District – Murry Henderson Family

Monroe – Kortney & Megan Gray

Nevada – Damon Williams

Perry – Adam & Jill Blair

Phillips – Neil & Blake Culp

Polk – Tracy & Mary Standerfer

Pope – Tony & Jennifer Haley

Prairie – Steve & Alison Key

Randolph – David Rawls

St. Francis – Galen Geisler

Sebastian – Joel Brent Cooper

Sevier – Justin Craig

Sharp – Dennis Walling

Stone – Thane & Ashley Huyard

Van Buren – Stacy & Lisa Kirk

Washington and Northwest District – Larry & Be-Ann Walker

White and East Central District – Dana Martin Stewart Family

Woodruff – Mike & Sheila Milton

Yell – Len & Melinda Cullins

WILSON-THOMPSON FARMS HONORED AS ARKANSAS CENTURY FARM

When Gov. Sarah Huckabee Sanders and Arkansas Secretary of Agriculture Wes Ward inducted Wilson-Thompson Farms, along with 35 others, into the Arkansas Century Farm Program on November 27, 2023, six generations of 94-year-old Earl Wilson, Jr.'s family were there to witness the honor.

The story of Wilson-Thompson Farms in Arkansas County began with John Wesley Thompson, who was born in Mississippi in 1861 into a family separated by slavery. Near the end of the slave era Thompson was loaned by his enslaver to another white man. Thompson paid attention and took notes when the man talked, so that someday he would be able to live in the same manner.

Thompson made his way to Arkansas, which he had heard was the "Land of Opportunity, at some point between 1875 and 1885 by swimming the Mississippi River at night, holding on to barrels to keep afloat.

Thompson took on 160 acres of Arkansas County swampland on December 16, 1887 under the Homestead Act, a program through which the government allotted land to former slaves under certain conditions. He worked hard, by hand, for five years, growing sweet potatoes and peanuts, and finally received the deed to the land on August 23, 1892.

Thompson divided his farmland between his four children, including a son, John Wesley Thompson, Jr. and a daughter, Willie, who married a man named Earl Wilson. Their son, Earl

Wilson, Jr., learned that Thompson Jr. planned to sell his 40-acre share to a white farmer. Wilson Jr. asked if he could purchase the land if he was able to come up with the money. Earl Wilson, Sr. helped his son raise the cash for the purchase.

Over time, Wilson Jr. worked hard to acquire the entire original 160 acre homestead from the other Thompson siblings. He promised that he would never sell the land, saying, "It is more than just dirt; it is our legacy."

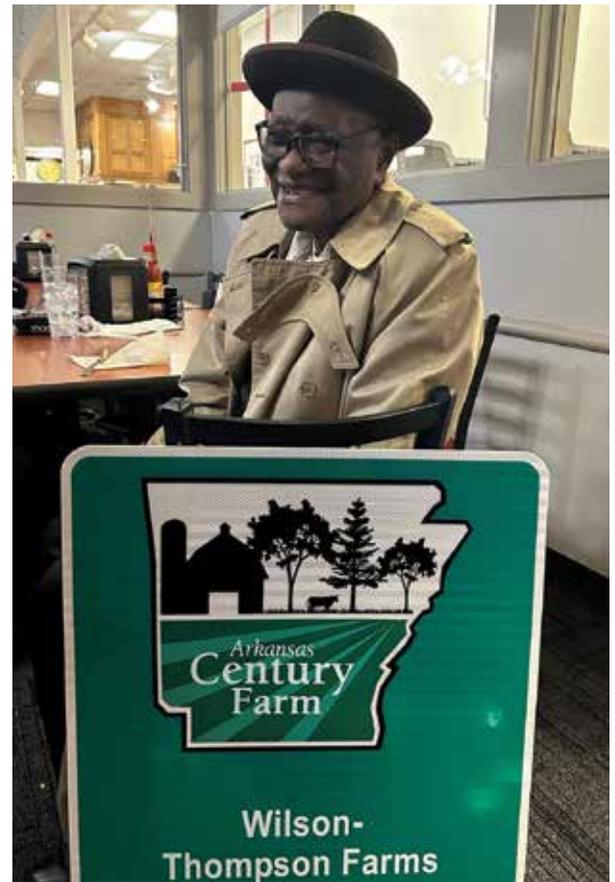
With his wife, Enola, Earl Wilson Jr. raised 13 children on the farm. Their daughter, Dr. Faye Wilson, has compiled the historic story of her family's journey from slavery to legacy farmers in a book published earlier this year, "Earl Wilson Jr. and the Legacy of Freedom: The Journey of John Wesley Thompson's Land," available on Amazon.com and in local bookstores. The family was recognized this year by the state of Arkansas for Black History Month, and will host a Legacy Gathering this August to commemorate the 132nd anniversary of the Deed and again in December to commemorate the 137th anniversary of the Land Certificate.

"Wilson-Thompson Farms is a testament to the endurance of the human spirit and the family farm's legacy," said Kyle Stovesand, VP of Lending & Branch Manager, Stuttgart. "We are honored that the Wilson family has chosen AgHeritage to be a part of their success story, and we look forward to working with them in the years to come."



In addition to Wilson-Thompson Farm, the following farms were inducted into the Arkansas Century Farm Program at the 2023 ceremony: Wilson Family Farm of Carroll County; Abram Agriculture, Timber, and Wildlife Farm of Cleburne County; Houston Farm of Conway County; Ridge Family Farm of Craighead County; HEW Farm of Dallas County; Dan-Harton Farm, Hazel Farm, Patton Farms and Webb Family Farm of Faulkner County; Hensley Farm of Fulton County; Reddick Farm of Greene County; Phillips Family Farm of Hempstead County; Ponder Family Farms of Howard County; Windmill Hill Farm of Izard County; Flora Peggy Murphy Farm, Johnston Camp Farm and Waters Brothers Farm of Jackson County; Tucker Farm of Jefferson County; Lizza Claire Farms Partnership of Lee County; Hill Creek Farm of Little River County; Circle T Ranch of Logan County; Lloyd Edward Johnson Farm, McSwain Farm and Moss Prairie Farms, Inc. of Lonoke County; Baxley Farm, C.W. Ramey Farm-Section 8, C.W. Ramey Farm-Section 9 and Halfmoon Sisters Farm, LLC of Mississippi County; Grace Breeding Rogers Farm of Monroe County; White's Chapel Farm of Nevada County; J Howard Tate Farm of Ouachita County; Doughty Family Farm of Perry County; Hills Farm of Randolph County; and C.R. "Rob" and Clara Barnett Family Farm and Godfrey Homestead Farm of Van Buren County.

The number of farms currently recognized as Arkansas Century Farms is 604. To qualify, the same family must have owned the farm for 100 or more years through children, grandchildren, siblings, nephews or nieces, including through marriage and adoption, and the farm must be at least ten acres of the original land acquisition and make a financial contribution to the overall farm income.



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2024 SCHOLARSHIP RECIPIENTS

AgHeritage is proud to annually invest in the next generation of ag leaders through our scholarship program.

The nine students receiving \$1,000 AgHeritage Farm Credit Services Customer Scholarships are: Katie Clark, Tuckerman High School; Chance Harber, Salem High School; Carter Hearn, DeWitt High School; Tyler Jacks, Hamburg High School; Caroline Morrison, Rison High School; Luke Petrus, Carlisle High School; Morgan Schaefer, McCrory High School; Rhealyn Schmidt, Walnut Ridge High School and Mark Williams, Searcy High School.

Mickey Tucker of Star City High School is the recipient of this year's \$1,000 Ken Shea Memorial Scholarship. The Ken Shea

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

Taya Henry of Oroville, California received the \$2,000 University Scholarship. She holds an Associates Degree in Agriculture Education from Shasta College in California and is working towards Bachelors and Masters Degrees at the University of Arkansas in Fayetteville.

Scholarship recipients are selected for their outstanding academic performance and school-related extracurricular activities, and we extend our congratulations to each.



Katie Clark with Todd Hulett, Newport Branch



Chance Harber with Jared Smith, Batesville Branch



Carter Hearn with Kevin Wingfield, Stuttgart Branch



Tyler Jacks with Jonathan Breedlove, Drake Hill & Bill Stephens, McGehee Branch



Caroline Morrison with Buck Horton, Pine Bluff Branch



Luke Petrus with Josh Cunningham, Lonoke Branch



Morgan Schaefer with Kevin Simpson, Brinkley Branch



Rhealyn Schmidt with Alan Brannon, Pocahontas Branch



Mark Williams with Sydney Belew, Searcy Branch



Mickey Tucker with Chris Bryant, Pine Bluff Branch, Ken Shea Memorial Scholarship



Taya Henry, University Scholarship

AGHERITAGE IN ACTION

We got the holiday party season off to a good start at the Pocahontas Branch Customer Appreciation Dinner, held at The Studio in Walnut Ridge on November 28.



Despite the rainy weather, everything was merry and bright at the Stuttgart Customer Appreciation Dinner at Open Season Sports Bar & Grill on November 30.



Everyone had a great time of food and fellowship at the Searcy Branch Customer Appreciation Dinner, held at Dondie's on December 4.

AGHERITAGE IN ACTION

From visiting with everyone in the exhibit hall to our customer dinner at The Rendezvous, we enjoyed every minute of this year's Mid-South Farm & Gin Show, held March 1-2 in Memphis.



The Farm Credit Associations of Arkansas were a Diamond Sponsor of the 2024 Arkansas Women in Agriculture Conference, held April 1-2 in Hot Springs.

We are proud to annually sponsor the Woodruff County Ag Expo, this year held February 28 at the Three County Fairgrounds in McCrory.



We were honored to support the 24th Annual Cleveland County JAKES (Juniors Acquiring Knowledge, Ethics and Sportsmanship) Day on March 2 in Rison. JAKES events teach the traditions of responsible, safe and ethical hunting and the principles of habitat management.



AGHERITAGE IN ACTION

The Farm Credit Associations of Arkansas were a Premium Sponsor of the Arkansas Rice Annual Meeting, held February 1 in Jonesboro.



June 12 found us at the Batesville Area Chamber of Commerce Business Expo, the largest business expo in North Central Arkansas.

We had a great time at the 2024 Tollville Fire Department Turkey Fry on February 2 at the Old Armory in Hazen! We are proud to support the Fire Department by being a sponsor.



AGHERITAGE IN ACTION



On February 21 we provided lunch at the Central Arkansas Career Development Event, a practice FFA Judging Competition for Arkansas FFA students as part of National FFA Week.

February 7 marked the 27th year of AgHeritage sponsorship of the annual A-State Agribusiness Conference in Jonesboro.



The biannual Future Legacy Young and Beginning Farmers Conference was held in Little Rock in February, focusing on agriculture trends and their impact on producers. Arkansas Secretary of Agriculture Wes Ward, Dr. David Kohl, Dr. Brittney Schrick and Mike Munnerlyn, P.A. were featured speakers.

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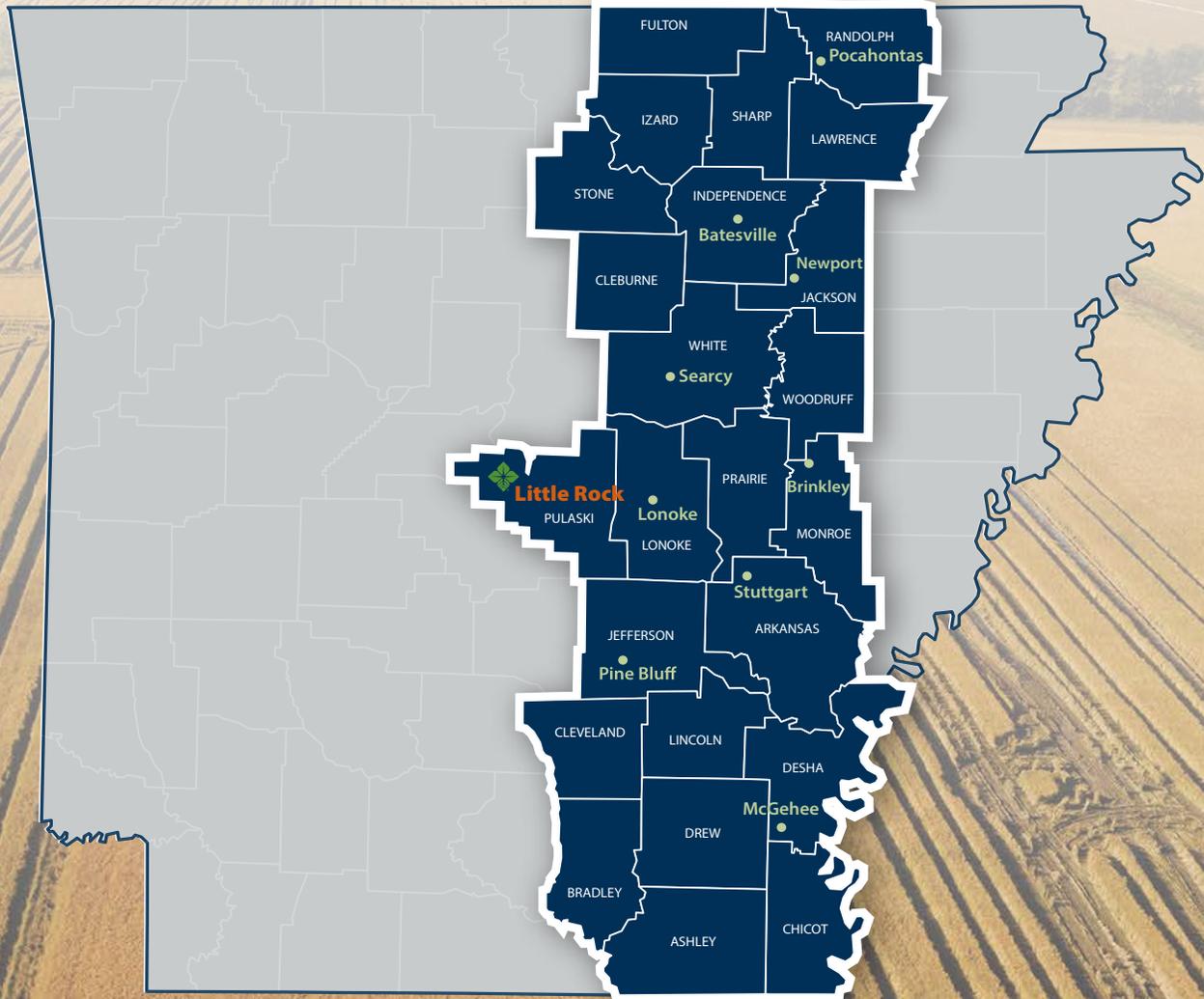


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AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$2.46 billion as of December 31, 2023. The company provides credit and related services to approximately 6,300 farmers, ranchers, and producers or harvesters of aquatic products in 24 Arkansas counties.

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

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