

OUR HERITAGE

AgHeritage Farm Credit Services | Summer 2022



AgHeritage[®]
Farm Credit Services

OUR HERITAGE

Summer 2022

Senior Leadership

Greg Cole
President & Chief Executive Officer

Blake Swindle
*Senior Vice President &
Chief Operating Officer*

Drue Ford
*Senior Vice President &
Chief Credit Officer*

Ken Sumner
*Senior Vice President &
Chief Financial Officer*

Leslie Brown
*Vice President Chief Human
Capital Officer*

Board of Directors

OFFICERS

Jerry Burkett
*(Southern Region)
Stuttgart, Arkansas
Chairman*

Clay Schaefer
*(Central Region)
Hunter, Arkansas
Vice Chairman*

MEMBERS

Russell Bonner
*(Central Region)
Brinkley, Arkansas*

Dow Brantley
*(Central Region)
England, Arkansas*

Jesse Briggs
*(Southern Region)
Reydell, Arkansas*

Chuck Culver
*(Outside Director)
Fayetteville, Arkansas*

Derek Haigwood
*(Northern Region)
Newport, Arkansas*

Mark Isbell
*(Central Region)
North Little Rock, Arkansas*

Sandra Morgan
*(Outside Director)
Stuttgart, Arkansas*

Jeff Rutledge
*(Northern Region)
Newport, Arkansas*

Rhonda Stone
*(Northern Region)
Pocahontas, Arkansas*

Scott Young
*(Southern Region)
Portland, Arkansas*



AgHeritage[®]

Farm Credit Services



Growing a stronger rural Arkansas

CONTENTS

- 1 Letter from Greg Cole, President & CEO of AgHeritage Farm Credit Services
- 2 Farm Credit System by the Numbers
- 2 Announcements
- 2 Online Tools
- 3 Joining Faces & Shifting Places
- 7 Employee Service Awards
- 8 Board Meeting & Election Results
- 9 Patronage Program
- 13 2023 Farm Bill: Perspectives from the Natural State
- 16 Future Legacy Young & Beginning Farmers Conference 2022
- 17 Aquaculturist gains much from Future Legacy Young & Beginning Farmers Conference
- 18 Heritage Talks Video Series
- 19 Customer Spotlight: Herrera Farming Company
- 23 Arkansas's 2022 County Farm Families of the Year
- 25 2022 Scholarship Recipients
- 27 Customer Appreciation Dinners
- 28 Farm Credit Secures Naming Rights at Marion D. Fletcher Leadership Center
- 29 T-shirt Design Contest Winner
- 29 2022 Calendar Contest
- 30 AgHeritage in Action
- 39 MyAgHeritage Mobile Banking App
- 40 AgHeritage Branch Office Location Map

ON THE COVER AND
TO THE LEFT:

POOL FAMILY FARMS,
LONOKE COUNTY

AgHeritage Farm Credit Services

119 East Third St, Suite 200
Little Rock, AR 72201
1-800-444-3276
agheritagefcs.com



PROUD MEMBER OF
THE FARM CREDIT SYSTEM

OUR PRESIDENT & CEO

It's vitally important for Farm Credit to invest in the future of agriculture by facilitating opportunities for young farmers and ranchers to gain the necessary skills and knowledge to successfully navigate forward.



Greg Cole, President & CEO

In February, the three Arkansas Farm Credit Associations came together to host the Future Legacy Young & Beginning Farmers Conference. This conference is a great venue for information sharing and networking as agriculture continues to evolve to an intellectual-centric business model versus labor-centric. Highlights from the event are on page 16.

After making my spring drive to survey crops, it was good to see that things are growing after a slow spring planting season due to weather. Although agriculture is currently profitable, risks are elevated in many areas such as the producer, shipping and trade. Global and agricultural economies are experiencing considerable commotion with no clear silver bullet to fix everything currently broken. We are experiencing headwinds and crosswinds all at the same time.

The Federal Reserve is targeting a soft landing to bring down inflation without causing a recession; however, some argue that given the complexities, this might be an unachievable task. Things may have to break before they can be fixed. The main drivers behind all of this turmoil is the war between Russia and Ukraine, inflation, rising interest rates, supply chain disruptions, the tight labor market and weather events.

Your Association and the Board are keeping a watchful eye on the economic situation. Rest assured, we are in a strong financial position to weather the challenges so that we can continue to provide the financial capital to meet your needs now, and well into the future.

With our robust growth and performance, it's imperative we add more human and technology capital. As you will see in this issue, we've added several new members to our team. Please join me in welcoming them to AgHeritage and to the Farm Credit family.



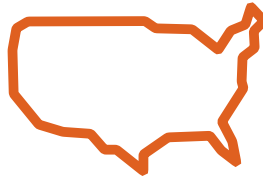
Greg Cole, President & CEO
AgHeritage Farm Credit Services

Farm Credit by the Numbers

as of December 31, 2021

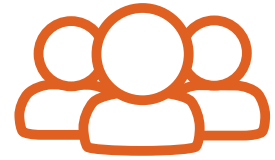
Farm Credit is a nationwide network of 70 customer-owned financial institutions across all 50 states and Puerto Rico. We provide loans and related financial services to U.S. farmers and ranchers, farmer-owned cooperatives and other agribusinesses, rural homebuyers and rural infrastructure providers. Learn more about our cooperative structure, our unique funding model and see a list of our institutions at farmcredit.com/our-structure.

From our start in 1916, Farm Credit has served rural communities and agriculture for more than 100 years. 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.



604,700+

Farm Credit customers nationwide



\$25.6 B

New loans to small farmers and ranchers



963,530

Loans



\$350.3 B

Total loan volume

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 if you need to update your information.

ONLINE TOOLS AT AGHERITAGEFCS.COM

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

DTN weather forecasts have been ranked as the most accurate in the United States since 2006 for predictions of short-term precipitation and high temperatures. DTN provides 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.

DTN



BLAKE SWINDLE PROMOTED TO AGHERITAGE FARM CREDIT SENIOR VICE PRESIDENT & CHIEF OPERATING OFFICER

In May, AgHeritage Farm Credit Services announced the promotion of Blake Swindle to Senior Vice President & Chief Operating Officer.

Swindle joined AgHeritage in 2001 in the credit department as a Credit Analyst and has worked in various aspects since. His most recent role was Senior Vice President & Chief Commercial Lending Officer, a position he held for two years.

“AgHeritage has experienced robust growth over the past several years. As such, it’s imperative we have the appropriate level of leadership, resources and structure in place that’s commensurate with our scale, model and risk. Blake’s proven leadership and years of experience are exactly what we need in a Chief Operating Officer to continue to advance,” said Greg Cole, AgHeritage President and CEO.

Swindle’s new responsibilities will include capital markets/agribusiness and retail lending. Branch Managers, along with the Capital Markets/Agribusiness department, will report to him.

He is a graduate of Arkansas State University in Jonesboro with a Bachelor of Science in Finance as well as a Master of Business Administration. He and his wife, Miste, reside in Benton with their two children, daughter Raegan and son Reed.



Blake Swindle

JOINING FACES & Shifting Places



RACHEL BALDRIDGE

Rachel Baldrige joined the AgHeritage Central Office as a Lending Services Specialist.

Baldrige previously worked at Pro Land Title Company in North Little Rock as an Escrow Assistant. Before that, she worked as a Part-Time Customer Service Specialist at the AgHeritage Lonoke Branch. She received an Associate of Arts degree from State Fair Community College in Sedalia, Missouri. She lives in Sherwood with her husband and two children.



ANGELICA BAROLA

Angelica Barola joined the organization as a Loan Accounting Specialist. She will be working out of the company’s Central Office in Little Rock.

Barola most recently worked for Arvest Central Mortgage Company as a Mortgage Collateral Document Representative. She holds a Bachelor’s Degree in Business Administration and Finance from the University of Central Arkansas.



SYDNEY BELEW

Sydney Belew accepted the position of Ag Consumer Lending Officer at the Searcy Branch office.

Belew first joined the AgHeritage Searcy Branch in 2017 as a Customer Specialist. Prior to that, she worked in the mortgage department at Centennial Bank. She holds a Bachelor of Science Degree in Agricultural Business and Management from Arkansas State University and recently completed Farm Credit University's Ag Lending Officer professional development course.



LIBBY CLAIRE CASBEER

Libby Claire Casbeer joined the AgHeritage Central Office in Little Rock as a Credit Analyst Trainee.

A native of Wynne, Casbeer is a 2022 graduate of the University of Arkansas, where she studied Agricultural Business and Management and was a member of Kappa Kappa Gamma-Gamma Nu Chapter, the Agribusiness Club and International Abroad Experience.



JOSH CUNNINGHAM

Josh Cunningham was promoted to VP of Lending and Branch Manager of the Lonoke Branch Office.

Cunningham joined AgHeritage in January 2009 as an Agricultural Lending Officer. In his new role, he will lead Lonoke branch sales, financial reporting standards and branch operations. He holds a Bachelor of Science in Agricultural Business and a Master of Science in Agricultural Business with an emphasis in Agri-Marketing from the University of Arkansas and is a graduate of the Barret School of Banking.



DEONNE DONNER

Deonne Donner accepted an AgHeritage Business Analyst role. Donner will work out of the Pocahontas Branch Office.

She has most recently been serving as a Customer Specialist at Pocahontas and assumed the Business Analyst role on May 15.



KATIE EDMISON

AgHeritage hired Katie Edmison as a Human Resources Specialist in the Central Office in Little Rock.

Edmison most recently worked for Intellex Talent as a Relationship Manager, HR Compliance. She earned a Bachelor of Business Administration with an emphasis in Human Resource Management from the University of Arkansas at Little Rock, where she was also a member of the academic honor society for business students, Beta Gamma Sigma. She is a member of the Central Arkansas Human Resource Association, the Society for Human Resource Management and the American Staffing Association.

JOINING FACES & SHIFTING PLACES (CONTINUED)



JOSIE FLETCHER

Josie Fletcher, CPA, was hired as a Financial Reporting Specialist in the Central Office in Little Rock.

Fletcher holds a Masters Degree in Accounting from Arkansas State University, where she was a member of Alpha Gamma Delta Sorority, Future Business Leaders of America-Phi Beta Lambda, Beta Gamma Sigma academic honor society for top business school students and the Accounting Club, for which she served both as President and Vice President. Prior to joining AgHeritage, she worked at Frost, PLLC Certified Public Accountants in Little Rock.



SAMANTHA GRAHAM

Samantha Graham joined the AgHeritage Central office in Little Rock as a Lending Services Specialist.

Prior to joining AgHeritage, Graham worked for Schulze & Burch Biscuit Company in Searcy. She holds a technical certificate in Health Information Systems and Medical Coding from Arkansas State University Beebe.



BUCK HORTON

AgHeritage hired Buck Horton as an Agricultural Lending Officer in the Pine Bluff Branch office.

Horton, a native of White Hall, recently graduated from Arkansas State University with a Bachelor of Science degree in Agricultural Business. Prior to joining AgHeritage, he worked for Erstine Crop Consulting Company in Altheimer, Arkansas.



WHITNEY IVES

Whitney Ives joined the AgHeritage Central Office in Little Rock as a Lending Services Specialist.

Prior to joining AgHeritage, she worked at Robert Half Recruiters & Employment Agency. Prior to that she was a receptionist at the Association of Arkansas Counties in Little Rock.

Ives is a graduate of Bryant High School.



KAMEELA LEE

Kameela Lee was recently promoted to Capital Markets Specialist.

Lee joined AgHeritage in 2006 as a Finance Assistant. She will remain in the Central Office in the AgriBusiness & Capital Markets Department.



JOHN DAVID PIERONI

John David Pieroni of Little Rock was promoted as our new Agribusiness Credit Analyst. He will remain in the Central Office.

Pieroni first joined the Central Office as a Credit Analyst Trainee in 2020. He has a Bachelor of Science in Business Administration, Finance from the University of Arkansas and a Master of Business Administration from the University of Mississippi. He served as an AgHeritage appraisal intern during the summer of 2019.



SKYE SINICKE

Skye Sinicke joined AgHeritage as a Customer Specialist in the Searcy Branch Office.

She holds a bachelor's degree from the University of Arkansas, where she was a member of Gamma Beta Phi, Alpha Lambda Delta, Christ on Campus and the National Society of Leadership and Success.



VALLE SMITH

Valle Smith recently transitioned to the Finance Assistant position in the Central Office.

Smith first joined AgHeritage in 2020 as an Accounting Specialist. Prior to that, she worked as a Staff Supervisor at Belflex Staffing. Smith resides in North Little Rock with her family.



MORGAN STEELAND

Morgan Steeland has joined AgHeritage as an Agricultural Lending Officer in the Brinkley Branch office.

Steeland recently graduated from Mississippi State University with a Bachelor of Business Administration degree in Banking, Corporate, Finance and Securities Law. He has nearly five years previous experience as a bank teller at Merchants & Planters Bank in Clarendon.



MARJORIE TURNER

Marjorie Turner was hired as a Customer Specialist in the Batesville Branch office.

Turner most recently worked for Citizens Bank as a Loan Processing Supervisor. She holds an Associate of Applied Science degree in Business, Management and Marketing from UACC-Batesville, as well as a Technical Certificate in Office and Clerical Services.

EMPLOYEE Service Awards

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



Josh Cunningham, JoSara Walker, Brandyn Frizzell and Mike McFadden, Lonoke Branch - Farm Related Services Award 2021



Ashby Terry, Kevin Wingfield, Alexx Ivey and Kyle Stovesand, Stuttgart Branch - Average Daily Balance Growth Volume Award 2021



Lee Thielemier, Alan Brannon, Doreen Kaczmariski, Deonne Donner and Bo Tretenburg, Pocahontas Branch - Non-Interest Income Award 2021 and Loan Spread Award 2021



Josh Barnhill, Nanette Peifer and Junior Beshears, Batesville Branch - Average Daily Balance Growth Percentage Award 2021, Loan Classification Award 2021 and Fewest Delinquencies Award 2021

YEARS OF SERVICE AWARDS

Years of Service Awards celebrate the tenure of employees who have worked for AgHeritage Farm Credit Services at milestone service anniversaries. Their loyalty and dedication deserve recognition.

45 Years:

Darlene Crawford

25 Years:

Cyndi Hamric
Chris Hanner

20 Years:

Lil Hart

15 Years:

Jason Hill
Kevin Simpson

10 Years:

J.C. Scemons

5 Years:

Josh Bean
Sydney Belew
Jonathan Breedlove

BOARD MEETING & Election Results

AgHeritage Farm Credit Services has announced the results of its 2022 Board of Director and Nominating Committee elections.

Derek Haigwood of Newport (Northern Region) was elected to his first 4-year term. Haigwood farms corn, rice and soybeans on 3,100 acres. He is a member of the United Soybean Board, U.S. Soybean Export Council and is an advisor for USDA Agriculture Technical Advisory Committee. He also serves on the Jackson County Farm Bureau Board. Haigwood holds a Bachelor of Science degree in Ag Business from Arkansas State University.



Derek Haigwood

Russell Bonner (Central Region) of Brinkley was re-elected to a 4-year term. He farms corn, rice and soybeans on 1,000 owned acres and 4,000 rented acres. Bonner has served on the AgHeritage Board of Directors since 2006. He is a member of the Executive Committee, former Chairman of the Audit Committee and is currently Chairman of the Finance Committee. He holds a Bachelor of Science degree in Agronomy from the University of Arkansas.



Russell Bonner

NOMINATING COMMITTEE MEMBERS ELECTED FOR A ONE-YEAR TERM

Ronald Aaron (Batesville office) • John Hamilton (Searcy office) • Matt Hibbard (Pocahontas office)
Doug Medford (Brinkley office) • Brandon Parker (Lonoke office) • Clay Poole (McGehee office)
Jason Smith (Stuttgart office) • Harrell Wilson (Pine Bluff office) • Tommy Young (Newport office)

Board Members Celebrated for Years of Service



Dwain Morris served 31 years on the board.



Greg Cole, Keith Watkins, Michael Taylor and Jerry Burkett



Keith Watkins served 12 years and Michael Taylor served 20 years.



Mike Burkett served 15 years on the board.

PATRONAGE Program

AgHeritage Farm Credit Services returned a record \$7 million in profits to its customer-owners this year through its Patronage Program.

“Since 2006, AFCS has returned \$57.95 million to eligible customer-owners to invest back into the rural communities in which they live,” said AgHeritage President & CEO Greg Cole.

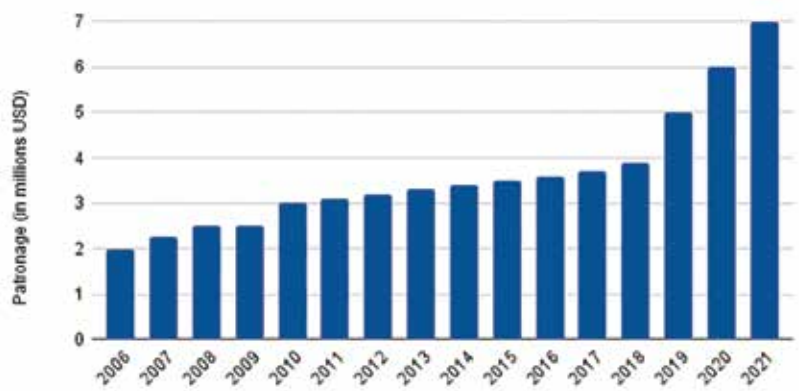
“Returning patronage dividends is key to our cooperative values, and we are proud to offer this benefit to our customer-owners. The past few years have been challenging, but having the ability to deliver strong levels of patronage is a reinforcement of the value that our cooperative provides to agriculture and the rural communities we serve.”

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



AgHeritage Board of Directors presents \$7 million in dividends

Patronage dividends returned per year



BATESVILLE BRANCH



Josh Barnhill with Ben Hays of B&M Hays Farms LLC in Pleasant Plains.



Back to front, left to right: Jesse, Rachel, Henry, Ivan, Matthew, Mary Kate, Gracie George. Jesse George is a poultry producer in Glencoe.



Nanette Peifer with Lu-y Duc Ho



Nanette Peifer with Melanie Verser

BRINKLEY BRANCH



J.C. Scemons with Jamie Ferebee of Demo Road Farms.

SEARCY BRANCH



Bert Leder with Shannon Feather, President of Conant Crops, Inc. in Higginson.

STUTTGART BRANCH



Jason Smith, Partner of Cedar Corner Farms, with Kevin Wingfield.



Kyle Stovesand and Karolyn Owen Jackson

MCGEHEE BRANCH



Jonathan Breedlove with Cory Rowe of Chicot Irrigation



Trey Moyers, Tresa Moyers and Lee McKoin of McKoin Farms Partnership with Jonathan Breedlove and Bill Stephens



Jonathan Breedlove, Weston Cater, Sara Cater, Dr. Jason Cater, Tanner Cater, Drake Hill and Bill Stephens

NEWPORT BRANCH



Todd Hulett with Mark Killingsworth



Josh Bean with Trey Hare of Trey Hare Custom Spraying of Newport

POCAHONTAS BRANCH



Richard Blount with Bo Tretenburg



Anita Seagraves with Doreen Kaczmariski



Alan Brannon with Spencer Wright



Alan Brannon with John Truitt



Greg Baltz with Lee Thielemier and Bo Tretenburg

2023 FARM BILL: Perspectives from the Natural State

AgHeritage President & CEO Greg Cole spoke on behalf of the Farm Credit Associations of Arkansas and the Farm Credit System before the U.S. Senate Committee on Agriculture, Nutrition and Forestry on June 17. The hearing was called by Ranking Member Sen. John Boozman and Chairwoman Debbie Stabenow to discuss the 2023 Farm Bill.

Excerpts from the written testimony of Greg Cole

AgHeritage Farm Credit Services, Farm Credit of Western Arkansas and Farm Credit Midsouth comprise the Farm Credit Associations of Arkansas. We are financial cooperatives, providing financing, crop insurance and related services to more than 22,000 farmers, ranchers, agribusinesses and rural homeowners in the Natural State. As of year-end 2021, we have provided more than \$4.8 billion in loans through our 38 locations throughout Arkansas and have nearly 280 employees. So far this year, the Farm Credit Associations of Arkansas have made 2,978 loans to farmers and ranchers for more than \$686.7 million.

Most importantly, we are member-owned, locally-governed cooperatives and proud members of the Farm Credit System. Along with 65 other Farm Credit institutions, the Farm Credit Associations of Arkansas share a critical mission to support rural communities and agriculture with reliable, constructive credit and financial services, today and tomorrow.

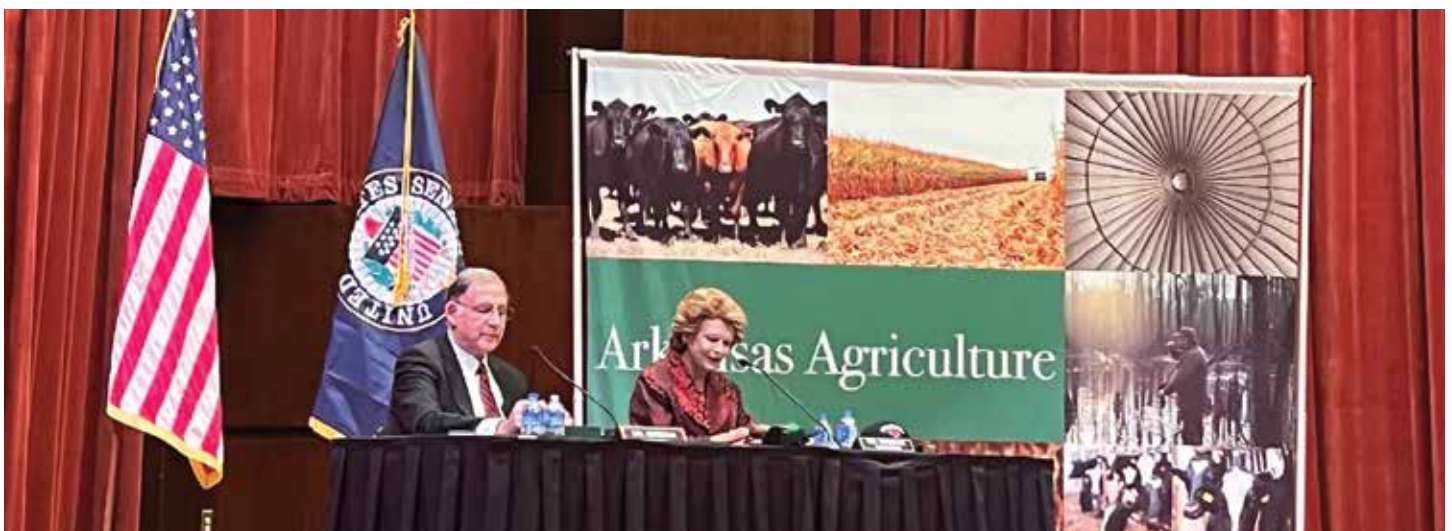
Farm Credit's unique cooperative structure means that the customer-owners who sit on our boards of directors are living, working, and raising their families in rural communities they serve. They are deeply invested in the success of those communities and are interested in finding more ways for Farm Credit to contribute to that success.

Arkansas's farmers are realizing higher prices for crops and other farm products. However, these higher prices are being offset by the significant rise in inflation, which has had a significant impact on the cost of production. Supply chain disruptions are making it difficult to obtain the equipment, parts, and other inputs

required to produce crops and livestock and to operate the farms in general. Farmers and the rural economy need additional infrastructure, such as broadband and access to healthcare to ensure future viability. The Farm Credit Associations of Arkansas are well capitalized and in a strong position to serve Arkansas agriculture in this volatile environment.

Farm Credit is deeply committed to serving young, beginning and small (YBS) farmers and ranchers and makes extraordinary efforts to do so. According to the most recent Farm Credit Funding Corporation's Annual Information Statement (AIS) the overall volume of Farm Credit lending to YBS farmers again increased from 2020 to 2021. In addition, the number of new loans Farm Credit made to YBS farmers also increased from 2020 to 2021. To put Farm Credit's lending to small farmers and ranchers into perspective, at year-end 2021 Farm Credit had 963,530 loans of all kinds outstanding, and just under half were to small farmers and ranchers.

In Arkansas, the Farm Credit Associations of Arkansas come together to host the Future Legacy Young & Beginning Farmers Conference every other year. The conference is a two-day, one-night opportunity for young and beginning farmers to network with their peers across the state and gain valuable insight into a range of agricultural topics. We encourage farmers of all types of agricultural production to attend, including full-time and part-time farmers. The Farm Credit Associations of Arkansas offer special interest rate programs and reduced underwriting standards for young, beginning, and small farmers. Additionally, we sponsor Future Farmers of America and 4-H



programs. As of year-end 2021, loans to young farmers accounted for nearly 18% of the associations' total loan portfolio, more than 29% is beginning farmer loans, and more than 26% is small farmer loans.

Supporting people of color in agriculture and rural communities is an integral part of Farm Credit's mission. The Farm Credit System has worked to support people of color in agriculture through various partnerships, including taking the HBCU Partnership Challenge. As part of the Challenge, Farm Credit created its Launching Leaders program for current HBCU students or recent graduates who intern at Farm Credit. The \$3,500 Launching Leaders stipend is designed to help defray housing and/or relocation costs, which are often a barrier to entry for agricultural internships and careers. Farm Credit also partners with Minorities in Agriculture, Natural Resources and Related Sciences (MANRRS) to help grow the next generation of agriculture. Going forward, there is still much work to be done, but Farm Credit is committed to working toward a more diverse and equitable future of agriculture.

Farm Credit has partnered with the University of Arkansas on a research project to identify people of color in agriculture and their credit needs. It is our hope that armed with that information, Farm Credit can further support diversity in agriculture. In Arkansas, the Farm Credit Associations participate in National Black Growers Council events and have launched a pilot program at a local high school to educate minority youth regarding careers in agriculture. We have outreach programs to the Hmong and Marshallese farmers, and we are committed to



Senator John Boozman with AgHeritage President and CEO Greg Cole

recruiting at local universities with a diverse population.

Farm Credit has been supporting innovative, climate-smart agriculture since our inception more than 100 years ago. We all know that storms are getting more severe and costly, and farmers and rural communities are bearing the brunt of this impact. Farm Credit is committed to working with our customers as they adapt to a changing climate. Farmers and ranchers are the original conservationists, and they are continuing to improve their operation's sustainability, as they have for generations.

Another tool in our toolbox is the Farm Service Agency (FSA) loan guarantee program. These guarantees help us work with customers with troubled loans and provide an opportunity for young and beginning farmers. A guarantee on an existing loan strengthens the loan, making our regulator less wary of us standing by our customers to provide additional time for a customer to find a way to make their operations profitable again. We rarely have to collect on these guarantees.

The covid-19 pandemic only exacerbated the emotional and mental stress among farm families and rural communities that started from six long, difficult economic years in agriculture. Farm Credit has been working to provide resources to help farm families cope with these kinds of stresses by partnering with Michigan State University to create an online training course focused on mental and emotional health. The course provides support and advice for loan officers having difficult or stressful conversations, while also offering tips for strengthening their own mental well-being. The training will also help Farm Credit System



employees identify signs of stress in customers and provide techniques to get customers the help they might need to manage that stress.

In 2021, Farm Credit returned approximately \$3.4 billion in patronage dividends to our customers, and over the past five years, the association has returned more than \$13 billion to its customers. Across the three Arkansas Farm Credit associations, we returned more than \$25.3 million to customers for 2021. These dollars are reinvested into the local economies of the rural communities we serve.

Farm Credit's mission extends well beyond the farm gate. It includes financing for farmer-owned cooperatives and other agribusinesses that farmers depend on to succeed. In 2021,

Farm Credit financed more than \$7 billion in exports of U.S. agricultural products. We also make nearly \$6.9 billion in loans to families to buy homes in very rural areas. Because a steady flow of credit means more jobs and economic growth, Farm Credit helps ensure the vibrancy of communities throughout rural America.

Farm Credit finances more than \$37 billion in rural infrastructure, including rural electric cooperatives, water systems, telecommunications

and broadband providers. These loans improve the quality of life in our rural communities. We support rural communities and agriculture with reliable, constructive credit and financial services, and we provide farmers, ranchers and agribusinesses with the capital needed to make their businesses grow and succeed.

“ FARM CREDIT HELPS ENSURE THE VIBRANCY OF COMMUNITIES THROUGHOUT RURAL AMERICA. ”

Invited at the request of Ranking Member Senator John Boozman (R-AR), AgHeritage customer-owner Jennifer James, a rice farmer from Newport and member of the USA Rice Farmers Board of Directors, testified before the Senate Committee on Agriculture, Nutrition and Forestry on June 17.

James highlighted the importance of Farm Bill conservation programs for rice farmers and informed the Committee of the need for these programs to remain voluntary, incentive-based and locally-led.

She noted how vital Farm Bill trade provisions are to USA Rice, particularly the Market Access Program and the Foreign Market Development program, and the U.S. rice industry's success with these programs in more than 30 international markets.

James also underscored the ongoing crisis in the rice industry given the financial situation rice farmers are facing this crop year.

“Currently, rice has been disproportionately affected by steep increases in input costs and has not seen a corresponding increase in prices,” said James. “Our current estimate is that rice acres will fall to 2.2 million acres this year – a 27 percent decline in the historical average of 3 million acres. With acres declining so fast, one must question how and for how long the unique infrastructure needed to handle and process rice can survive.

“We think standing by our nation's critical rice industry is a worthy investment, and we hope you will stand with us...We cannot afford to lose the domestic rice industry.”



AgHeritage customer Jennifer James, seated at the far right, is a fourth generation rice farmer representing the USA Rice Federation. She described the rice industry's sustainability efforts and the challenges rice farmers face with commodity prices that have not kept pace with rising input costs.

FUTURE LEGACY Young & Beginning Farmers Conference 2022

Young and beginning farmers from across the state came together for Future Legacy, a two-day interactive learning conference hosted by the Farm Credit Associations of Arkansas. The conference, held February 22-23, created an opportunity for full-time and part-time farmers under the age of 40 to network, compare challenges and learn from one another.

Dr. David Kohl, nationally recognized as one of the premiere authorities on ag economics and young farmers, facilitated the event. He shared business tools that producers could immediately apply to their operation. Arkansas Secretary of Agriculture Wes Ward also spoke at the event.

In addition to two full days of programming, a farm-to-table dinner held at BoBrook Farm and River Bottom Winery gave attendees time to mix and mingle.



AQUACULTURIST gains much from Future Legacy Young and Beginning Farmers Conference

By Sam Barnett

Arkansas ranks among the nation's top agriculturally prolific states with rice, poultry, cotton and beef cattle standing out as the Natural State's most prominent commodities. However, aquaculture, perhaps a lesser considered commodity, is a major contributor to the state's overall agricultural production.

Todd Pool, an AgHeritage customer based out of Lonoke, and his cousin manage the production of several million goldfish annually in partnership with their dads who manage the marketing logistics and customer relations for Pool Fisheries. The family's combined efforts make Pool Fisheries the largest producer and distributor of goldfish globally, as well as the largest air-freight fish distributor in the world.

"We specialize in goldfish," Pool said. "That's where our bread and butter is," he explained, expounding on recent efforts to diversify his family's operation to include bait fish species while maintaining their dominant hold on the ornamental fish market with their tried-and-true goldfish.

After graduating from Arkansas State University with an agricultural economics degree in 2019, Pool looked for ways to continue Pool Fisheries' success through portfolio diversification, risk management tactics and attending educational opportunities—like the Future Legacy Young and Beginning Farmers Conference held February 22-23, 2022, in Little Rock. Hosted by the Farm Credit Associations of Arkansas – comprised of AgHeritage Farm Credit Services, Farm Credit Midsouth and

Farm Credit Services of Western Arkansas – the beginning farmer conference is open to Farm Credit customers and non-customers alike and designed for producers ages 18-40 operating on farms of all sizes.

The Future Legacy Young and Beginning Farmers Conference exemplifies the Farm Credit System's commitment to the future of agriculture. Every year, thousands of producers find their path in agriculture via Farm Credit's young, beginning and small customer programming. These journeys are often guided by Farm Credit leaders on the local level who take a vested interest in their customers – this is the case for Pool and Vice President of Lending and Branch Manager Lonoke Josh Cunningham.

"We want [our young, beginning and small customers] to succeed. We want them to get started on the right foot," Cunningham said. "It's a win-win, really."

The Farm Credit Associations of Arkansas conference featured several guests, including Arkansas Secretary of Agriculture Wes Ward and Virginia Tech Professor Emeritus Dr. David Kohl, to provide beginning farmers in attendance insights into the inner workings of agricultural credit, what loan officers expect from first-time borrowers and financial literacy generally. After the first day of sessions concluded, a reception was hosted at AgHeritage Farm Credit customers Bobby and Karen Bradford's vineyard and agritourism venue, BoBrook Farms, which allowed



attendees to network with their peers and Farm Credit leadership.

Most of the conference's curriculum hinged on an all-encompassing assessment created by Dr. Kohl, called Business IQ, which prompts the test taker to evaluate both concrete and conceptual facets of their operation – financial metrics, interpersonal interactions and personal management.

After Pool and his cousin, who was also in attendance at the beginning farmer's conference, took the Business IQ assessment, Pool encouraged his family members to follow suit. He said the assessment allowed his family to identify strengths and weaknesses at Pool Fisheries and has been a practical tool for their operation.

"I consider myself a continuous learner," Pool said. "I just like doing those kinds of things. I got involved, and I'm glad I went.



Mark your calendars! Held every two years, the next Future Legacy: Young and Beginning Farmers Conference is tentatively scheduled to take place in February 2024. The conference is open to the state's young (age 40 or younger) and beginning (farming 10 years or less) farmers. All types of agricultural producers are welcome, including both full and part-time farmers. You do not need to be a Farm Credit customer to participate, and prior conference participants are welcome to attend again. Watch the AgHeritage social media pages for an announcement when applications open for this exciting, no-cost opportunity for Arkansas's young producers.

HERITAGE TALKS Video Series

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



CUSTOMER SPOTLIGHT

Herrera Farming Company: An American Dream

By Rebecca McGraw

Rodrigo Herrera came to the United States at the age of 17 to find his future near the Jefferson County town of Althimer, Arkansas. From his initial start in 1993 as a hired hand, he has acquired the 5,500 acres now known as Herrera Farming Company and owns Durango Trucking Company as well.

Getting Started as a Young Immigrant Farmer

Herrera grew up on a family farm in Mexico. "My mother's family farmed, mainly corn, so I had worked in farming. My sister and brother-in-law lived here in Althimer. They were working on a farm, so I came and worked on the farm, too," says Herrera.

"When I came to Arkansas in 1993, I worked a few months in agriculture, then when the season was over I worked in logging. In 1994, I returned to agriculture, working for F.G. Smart. In 1995, I started farming 100 acres on the side while still working for him.

"My boss introduced me to Kyle Stovesand, and that's how I got started, in 1995, right when I was getting the 100 acres. My first loan was for that 100 acres."

Herrera worked his acreage on the side until 2000, when he started farming full-time for himself. "Then I went up to 200, then I went up to 400," he said. "Going up a little bit every two years. Now we are farming about 5,500 acres."

All the farmland is within a 10-mile radius. "We try to split between three crops – we grow soybeans, corn and rice. This year it's about 1,800 acres apiece.

Said Herrera, "Planting time is my favorite, it's springtime and getting light out, and everything is coming alive. The best part is planting, because we are giving life to the planet. Harvest is good, but at the same time it's sad, because the year is over."

The fact that harvest time makes him sad, even though it's the goal, shows just how much he loves working his farm.

A Day On The Farm

Herrera and his wife, Guadalupe, live in west Little Rock. The commute to Althimer takes about an hour most days.

"We live in Little Rock because I just like it," says Herrera. "I don't have kids to worry about, so that makes it easier. I'm up around 5 in the morning, so I leave by 5:45 or 6. It's not a bad drive. But you never know what time the end of the day is going to be! Lately it's been 10, 11 o'clock at night."

Herrera has 12 full-time employees, sometimes adding extra help through planting and harvest as needed. His brother and brother-in-law both work with him, and in the summer his nephew helps as well.

"The process is: we just start," said Herrera. "By the end of the day, everyone knows what to do the next day. I say we have to do this and this, and they just get started without me. My guys are really good about knowing

what to do. Most of the time I'm out in the field with them. The office is just a little bit of time in the morning and a little time in the afternoon, when we have a little break...that's when I do office work."

Herrera has less office work to do since office manager Lisa Anderson came on board in 2014. "I keep up with the loads of freight to the bins, I do payroll, the insurance, the billing, I keep up with USDA, all that paperwork," said Anderson. "It's an all-day job everyday."

"I keep up with Kevin," she laughs.

AgHeritage Stuttgart Ag Lending Officer Kevin Wingfield agrees. "A lot of the other farmers need a Lisa! She's good as far as getting everything I need, in terms of paperwork and such. Lisa is on top of everything. They make it easy for us to work with them. For the loans, how many acres and what they're planting and what equipment they're using."

“ I FEEL FARMING IS CLOSE TO GOD... IT'S ALL I KNOW, AND IT LOVE IT. ”



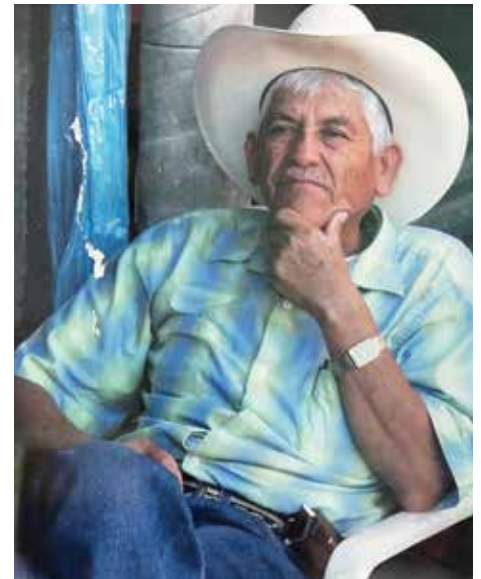
Kevin Wingfield, Rodrigo Herrera and Durango



Herrera at age 19



Herrera at age 22



Ignacio Herrera

The farm takes up most of the time, anyway. "We try to take off two or three weeks at Christmas," said Herrera, "and that's about all we can do. We have to work on our own equipment and we do our own freight, so we don't get much time off. We run freight starting in November up to February or March. We don't have to wait for space in the bins, we don't have to start and stop the harvest."

Herrera added the grain bins in 2015. "Then we bought bigger bins last year. I was leasing bins before 2015. Since 2010, it's been part of the operation."

The bins help with being able to market. "They give you the option to wait for a better price. At harvest we run our own crops and we have storage, so we've got everything in the grain bins. And once everything is dry we start shipping out."

Herrera added Durango Trucking Company to his operation in 2018. The company's namesake is Durango, a five-year-old black labrador retriever who is his owner's shadow. "He's got seven trucks," jokes Herrera. "We started with three trucks when we leased and have worked our way up to owning seven. I have three truck drivers who stay on it, and I drive some, too."

Herrera is not looking to add much more acreage. "I think if we

can get another few dozen acres, we can keep the same trucks and bins, and we can manage and just increase efficiency."

The Importance of Family

When asked who made the biggest influence on his life, Herrera names his father, who passed away three years ago, "Of course the answer would be my dad was the biggest influence. He taught me perspective, and he always told me you can be whatever you decide to be. I learned my work ethic from my dad. I do believe in God, too. Without Him we wouldn't be here."

Herrera's father, Ignacio Herrera, was a truck driver in Mexico.

"I got the trucking from Dad and the farming from Mom!" Herrera laughs.

Even though his parents chose to stay in Mexico, moving to the United States has been good for Herrera. He made the 1,600-mile trip to see his family every three or four months, and his father would come visit in Arkansas. "I used to miss Mexico, but not any more," said Herrera. "It took a little bit to get used to Arkansas, but I like it here. I've been blessed. I've been lucky to do what I like to do in life, here in the States."



He hopes that Herrera Farms will stay in his family. "I hope my nephew would like to take it," he said. "It takes a lot to build something, and I'm not going to be here forever."

Community Helping Community

The farming community around Altheimer is small but connected. "We all help each other around here. If we need equipment or something, we just ask and someone will help. I do the same thing for the other farmers — we help with employees every now and then. We'll send over a truck or a combine with an operator to someone when they need it, and they'll send back extra help when we need it. There used to be about 30 farmers around here, and now it's about five or six. Fewer farmers, but bigger farms."

"I don't think farming will ever end," said Herrera. "We need farmers and we will need to farm forever. I think the technology will be updated and be a big part of the future. I think we're moving towards fewer farmers, but bigger. It's been going this way for a while."

When asked what advice he would give a young or beginning farmer, Herrera ponders. "I don't really have a good answer for that! Farming is a lot of fun but it takes a lot of work, and it takes a while to get successful. My best advice for someone is to start real low [acorage] and go slow until you really get the knowledge. Go work for a farmer and learn."

"I wanted to do it all when I started," said Herrera.

Office manager Anderson says of Herrera, "He's a teacher. Literally a teacher. Every year, when we have new guys come in, he teaches them everything. He wouldn't be where he's at today if he wasn't a good leader. We have the same guys wanting to come back and work every year. There's something to that. He has knowledge of the farming industry, and he doesn't put up with any bull. The guys really listen to and respect him."



Pinnacle Mountain is a favorite spot for Herrera and Durango.

Replied Herrera, "You've got to know what you're doing. You can say, 'There's business to be done this way' and show them. You should never ask someone to do anything that you're not willing to do yourself."

Of his relationship with AgHeritage, Herrera speaks fondly. "I've always been happy with Kyle, and Kevin, and it's nice to work with them," he said. "It's always been a good experience. If I have any questions I'll just call them. If they have information for me, they make the time to come out. It makes it so easy for us."

Herrera says the main difference between farming in the U.S. and Mexico is the available technology. "The feeling is the same, but Mexico is more manual labor."

"I feel farming is close to God," says Herrera. "Since I grew up farming, it's all I know, and I love it. If I had to quit farming I'd probably just die."



Employees of Herrera Farming Company enjoy lunch together.

CONGRATULATIONS 2022 COUNTY FARM

*Denotes District Winner

NORTH CENTRAL DISTRICT

Baxter – Terry & Cindy Johnson, Wing's Creek Farm
Cleburne – Jared Welch, Two JJ Cattle Company
Fulton – Justin & Lacey Lingenfelter, 4L Farm
*Independence – Ben & Mandy Hays, B & M Hays Farm
Izard – Cecil Morehead family
Marion – Cody & Misty Burrow family
Searcy – Shane, Michelle, Rylee & Tate Kelly, 4K Farms
Sharp – Chance & Kate Battles, Battles Cattle Company
Stone – Owen Brickell family
Van Buren – Steve & Pat Bone, Bone Land & Cattle

NORTHEAST DISTRICT

Clay – Larry K. Huckabay
Craighead – Brian Kelly, Quality Gladiolus Gardens
Crittenden – Matt Rogers & family
Cross – Steve & Corbin Hess, Steve Hess Farm Partnership/
Corbin Hess
*Greene – Terry & Clay Smith families
Jackson – Jeff Rowlett
Lawrence – Joe Wallis/Wallis family, Bilbrey Century Farm
Mississippi – Cissell family
Poinsett – Dustin Faulkner, 26 Ditch Farms
Randolph – Toney family

EAST CENTRAL DISTRICT

Lee – Barry Jones family, Borderline Farms
Lonoke – Bob & Carlotta Barnhill and family, Barnhill
Orchards
Monroe – Chase Swindle
Prairie – Tyler & Meagan Gore, T & M Cattle
Company
Pulaski – Charlotte & Aaron Highfill
*St. Francis – Lindsey Brothers
White – Sandra & Rickey Wright and Frances Byrd,
Byrd Ranch
Woodruff – Shawn & Kelly Peebles family, Shawn
Peebles Organic Farms

NORTHWEST DISTRICT

Benton – Jim & Michele Pigeon
Boone – Josh & Amber Thomason
*Carroll – Kevin & Teresa Hostetler and Kenyon &
Josie Hostetler, K&K Farms
Crawford – Eddie & Brenda Tweedy
Franklin – Aaron Mantooh, 4M Farm
Johnson – Sisk family, Rockin' S Farms
Madison – Brent Hargis family, Ozark Mountain
Produce
Newton – Shawn, Chrystal, Ashlyn & Ellison Willis,
Shop Creek Farm Mules & More
Sebastian – Caleb, Hannah, Thadd & Halle Crelia
Washington – Tim/Tyler Whorton

"I WOULD RATHER BE ON MY FARM,

TO ARKANSAS'S FAMILIES OF THE YEAR

WESTERN DISTRICT

*Conway – Barry, Robert & Bart Stobaugh, Stobaugh Bros. Farms
Faulkner – Mike & Karen Reynolds, Pin Oak Club Lambs
Montgomery – Jacob Hill
Perry – Farnam family
Polk – Monte & Kystal Hostetler, MK Ranch
Pope – Doug & Carla Spence family
Yell – Vernon “Cotton” & Elise Morrison

WEST CENTRAL DISTRICT

*Clark – Ted & Cindy Huneycutt and Steve & LeAnne Huneycutt
Cleveland – Brian Ashcraft, Ashcraft Farms/Cowford Farms
Dallas – Edward & Mary Parham, Parham Family Tree Farm
Garland – Braziel family
Grant – Marks, Hanna & Cole Mitchell, Mitchell’s Hot Hen Farms, Inc
Hot Spring – Riggins family, Grazin’ R Farm
Howard – Brandon & Samantha Manasco family
Sevier – Josh Walker, Red Bud Farms

SOUTHEAST DISTRICT

Arkansas, North – Jackie & Duffie Banks, Jackie & Duffie Banks Joint Venture
Arkansas, South – Daniel & Haley Smith, LOWDOH Farm Partnership
Ashley – Brian Young
Chicot – Mark Welty
Desha – Chris Dunnahoe
Drew – Alice, Rocky & Alicia Lindsey, Peyton Place Farms
Jefferson – Brett & Juli Stewart
*Phillips – Clay Young, Young and Company

SOUTHWEST DISTRICT

Bradley – Jason & Laura West
Calhoun – Caleb & Jessica Bell
*Hempstead – Tim & Jana Robertson
Lafayette – Justin Spence family
Little River – Terry & Parker Smith families, Boudreaux Farms
Nevada – Chance Cummings
Ouachita – Tyler Farms & Ranch
Union – Buddy Henley family: Buddy, Pat & Ray Henley, Henley Feed Store

“IT IS BETTER TO BE EMPEROR OF THE WORLD.”

— GEORGE WASHINGTON

2022 SCHOLARSHIP Recipients

AgHeritage Farm Credit Services is proud to invest annually in the education of the next generation through its scholarship program. In 2022, 11 scholarships were presented – nine \$1,000 Customer Scholarships, one \$2,000 University Scholarship and one \$1,000 Ken Shea Memorial Scholarship.

The nine students receiving \$1,000 Customer Scholarships from AgHeritage Farm Credit Services are: Judith Bossi of Batesville High School, Samuel Hall of Marvell Academy, Gage Parker of Carlisle High School, Megan Stephens of Monticello High School, Kynlie Keton of Tuckerman High School, Mary-Keaton Render of Sheridan High School, Savannah Andrews of Walnut Ridge High School, Emma Reaper of Pangburn High School and Lauren Lisko of Stuttgart High School.

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

year's recipients were chosen for their outstanding academic performance and school-related extracurricular activities.

Mary Mencer of Monticello High School is the recipient of the \$1,000 Ken Shea Memorial Scholarship. The Ken Shea Memorial Scholarship is open to dependent children and grandchildren of AgHeritage Farm Credit Services Southern Region stockholder customers. Mencer was chosen for her outstanding academic performance and involvement in school-related extracurricular activities.

Schlyer Angell of Paris, Missouri, who is currently attending the University of Arkansas at Fayetteville, is being awarded the \$2,000 University Scholarship. The University Scholarship is open to any current college student studying agriculture at an Arkansas university or college. Angell was selected for her academic record, involvement in school-related activities and extracurricular activities.



Emma Reaper with Bert Leder



Gage Parker with Josh Cunningham



Judith Bossi with Junior Beshears



Kynlie Keton with Todd Hulett



Lauren Lisko with Kyle Stovesand



Mary Mencer with Drake Hill and Bill Stephens



Samuel Hall with Kevin Simpson



Megan Stephens with Drake Hill and Bill Stephens



Mary-Keaton Render with Clay Cannon



Savannah Andrews with Bo Tretenburg

Customer Scholarship helped jumpstart education, career

Ashtyn Lockley never doubted that she would end up with a career in agriculture. As an AgriEdge Specialist at Syngenta, her job is the culmination of what she'd expected all along.

"My dad farmed," said Lockley. "My mom worked at Riviana Rice Mill for several years, and my stepdad worked for Syngenta in crop protection...he's been in ag his whole life. My grandpa ran Nash Applicators in Brinkley. So I was born and raised in ag. My dad still farms with my brother, my stepbrother and my three uncles."

Her family farms 3,950 acres of rice, soybeans, corn and cotton at Brinkley. Lockley, her husband Heath and sons Kade (6) and Cooper (3) assist them when they can. "We have two little boys and they love going to the farm. My kids are still little so I'm managing them while my husband helps out wherever they need, driving tractors and trucks."

Lockley received the AgHeritage Customer Scholarship in 2005 to assist with her higher education. She started at the University of Arkansas, but transferred to Arkansas State University College of Agriculture after her sophomore year.

"I'm very passionate about agriculture. When I was trying to decide my major, I felt like I didn't know anything but agriculture," she said. "I understood the ag business classes, so I thought, 'I'm going to stick with this'. ASU was very involved with their students networking, so we made trips to St Louis and Little Rock, to places

like AgHeritage, to meet people."

Lockley also served as an intern in the AgHeritage Central Office between her junior and senior years. "I participated in the grower appreciation lunches, I worked with spreadsheets and data. I did a little bit of everything in the office. The AgHeritage scholarship and the internship helped get me through college so I could expand my work experience and have a better network."

"With the industry I work in, you're going to go to a grower dinner and see Farm Credit people," said Lockley.

Lockley plans to keep her family involved in farming as much as she can.

"It's important that our two sons see where our food comes from", she said. "It's important for them to realize how hard you have to work to be a farmer. It's not an easy job. We want them to grow up working on the farm, we want them to have a good work ethic. We want them outside getting their hands dirty. The morals of farmers are very important to me."



CUSTOMER APPRECIATION Dinners

The AgHeritage Customer Appreciation events returned last year after a break due to the COVID-19 pandemic. In December, AgHeritage staff and customer-owners from the Searcy, Pocahontas and Pine Bluff branches were able to meet to celebrate the season.

SEARCY

The Searcy Customer Appreciation dinner was held on December 2, 2021, at Dondie's White River Princess in Des Arc.



POCAHONTAS

The Pocahontas customer appreciation dinner was held at The Studio in Walnut Ridge on December 9, 2021.



PINE BLUFF

The Pine Bluff customer appreciation dinner was held at The John W. Fallis Waterfront Facility in Regional Park on December 16, 2021.

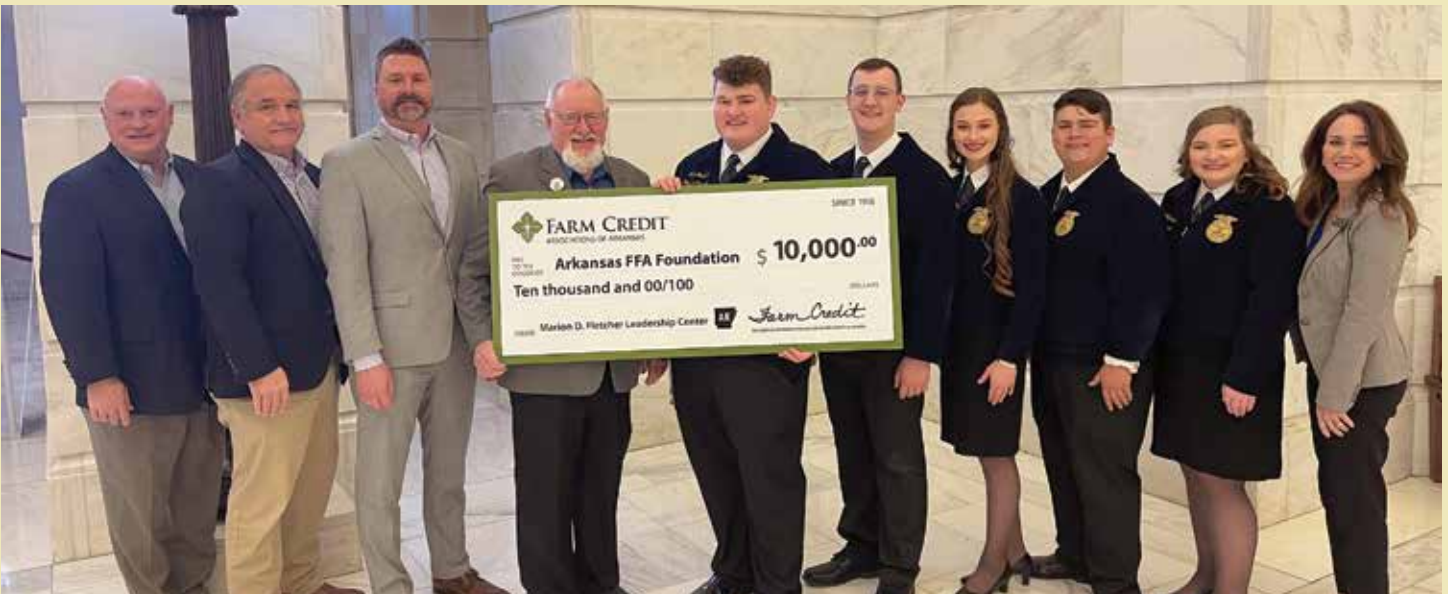


FARM CREDIT SECURES NAMING RIGHTS at Marion D. Fletcher Leadership Center

Farm Credit Associations of Arkansas honored Arkansas ag legend Marion Fletcher with the first check in our five-year \$50,000 pledge for naming rights of the foyer in the renovated Marion D. Fletcher Leadership Center at Camp Couchdale on February 15 at the Arkansas State Capitol. The association also presented the Arkansas Agricultural Education & FFA with a \$10,000 check for annual support.

Farm Credit Associations of Arkansas last year made the commitment to The Marion D. Fletcher Leadership Center. Constructed in the late 1920s, Camp Couchdale has been the home to the Arkansas Future Farmers of America for almost a century. Each year the camp hosts various leadership conferences for FFA members across the state. Though Camp Couchdale is owned and operated by Arkansas FFA Foundation, it is open to all organizations and boasts sleeping accommodations for up to 400 people and meeting space for 1,500.

The Leadership Center is named in honor of Marion Fletcher, who has spent his career teaching and mentoring Arkansas young people, first as a vocational agriculture instructor, and then for 20 years as State Supervisor/Program Manager of Agricultural Education in the Department of Workforce Education.



T-SHIRT DESIGN Contest Winner

Tonya Lane won \$300 for her 2022 T-Shirt Design Contest entry. Start making your sketches now for the 2023 contest – watch the AgHeritage Facebook, Instagram and Twitter accounts for information.



Myles Neal, son of Brinkley Customer Specialist Kayla Frazier and husband Evan, models his AgHeritage t-shirt.

2023 CALENDAR Photo Contest

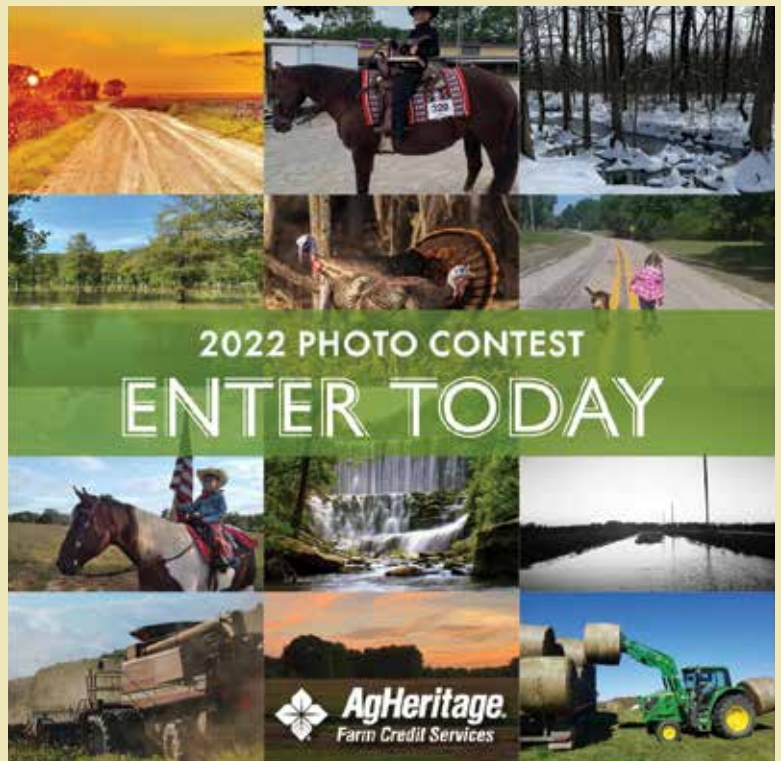
Help us fill our 2023 calendar with fresh imagery that illustrates the farming, ranching, forestry or rural lifestyle in our coverage area. You could win a cash prize!

Photos may be taken in Ashley, Arkansas, Bradley, Chicot, Cleburne, Cleveland, Desha, Drew, Fulton, Independence, Izard, Jackson, Jefferson, Lawrence, Lincoln, Lonoke, Monroe, Prairie, Pulaski, Randolph, Sharp, Stone, White and Woodruff counties.

- Planting, timber, irrigation, livestock or harvest scenes
- Action shots in fields, forests or barns
- Seasonal photos, such as holiday decorations, 4th of July events, pumpkins, winter scenes, etc.
- County fairs and farmers markets
- 4-H or FFA events

If you submit a photo that isn't selected for the calendar, we may use it in one of our various communication tools such as our stockholder magazine, annual report or social media. Submission deadline is October 10, 2022.

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



AGHERITAGE in Action

Arkansas Agricultural Education & FFA

The Farm Credit Associations of Arkansas were on hand for dinner with the state Arkansas Agricultural Education & Future Farmers of America officers on June 7 in Hot Springs to discuss Farm Credit and show our support for these awesome young leaders. Attending the dinner were Lana Stovall of AgHeritage and Michael Clayman of Farm Credit Midsouth.



Arkansas Agriculture Hall of Fame

The Arkansas Ag Hall of Fame recognized a new class of six inductees at its awards luncheon on Friday, March 25. The 34th class of inductees included Rick Cartwright; Joe Don Greenwood; Russell Roy Reynolds; Randy Veach; Mark Waldrip; and Andrew Wargo III.

Farm Credit Associations of Arkansas is a proud sponsor of the program, which seeks to build public awareness of agriculture; and to honor and recognize past and current leaders who have given selflessly to the farm industry, their communities and to economic development in Arkansas.



Volunteering at Arkansas Foodbank

AgHeritage Central Office staff volunteered in December at the Arkansas Foodbank by sorting and packing food. Founded by rice farmers in 1982, the Arkansas Foodbank is the foundation for fighting hunger and food insecurity in Arkansas. To learn more about this organization, visit arkansasfoodbank.org



78th Annual Gillett Coon Supper

AgHeritage is a proud sponsor of the Annual Gillett Coon Supper, held this year on January 8 in the Gillett High School Gymnasium. This event traditionally kicks off the Arkansas political season. The event is hosted by the Gillett Farmers and Businessmen's Club, a non-profit and non-political club which helps with efforts such as summer programs, school programs, an educational endowment fund, athletic and scholastic awards and community service.



Paul W. Barret Jr. School of Banking



Congratulations to Kevin Simpson, who graduated from the Paul W. Barret Jr. School of Banking in May. Alan Branon completed his second year of study. They are pictured with Chris Kelley, President of the Barret School.

The Barret School of Banking is headquartered on the Christian Brothers University campus in Memphis. Admission to the Barret School is open to bank employees, bank regulatory agency employees and employees of businesses allied to the financial services industry, such as attorneys, accountants and related professionals.



Farm Credit University

Mike McFaden, Jessie Plunkett, Drake Hill and Sydney Belew recently completed Farm Credit University. FCU promotes lifelong learning and professional development, with courses created by industry professionals with decades of experience in the field and has been creating success stories in the lives of agriculture professionals for more than 15 years.



Homegrown by Heroes

Farm Credit Associations of Arkansas presented the 2021 Homegrown By Heroes Scholarships at the Arkansas Department of Agriculture in Little Rock on November 16.

Congratulations to Michael Suttle, of Camden, a U.S. Army veteran and an agriculture business major at Southern Arkansas University; and Madeline Fortune of Stuttgart, who serves in the Army National Guard and plans to attend the University of Central Arkansas in Conway.

The Homegrown by Heroes academic scholarship program is open to military veterans, currently serving military personnel, their spouses, and children who are pursuing an agricultural or an agricultural-related degree. Funding for the scholarships is provided by Farm Credit Associations of Arkansas.



Minorities in Ag, Natural Resources & Related Services

The Farm Credit Associations of Arkansas donated \$1,000 to MANNRS (Minorities in Ag, Natural Resources & Related Services) in November. The funds will assist the group with travel and competition expenses.



2022 Arkansas Rice Annual Meeting

The Farm Credit Associations of Arkansas were proud sponsors of the 2022 Arkansas Rice Annual Meeting held on February 8 at the Red Wolf Convention Center in Jonesboro. At the meeting, USA Rice CEO Betsy Ward presented an industry update with Governor Asa Hutchinson following as the keynote speaker.

This year's event also featured three educational sessions, a conservation panel including RIPE, Riceland, and the National Ag Law Center and an Arkansas rice industry overview from Dr. Jarrod Hardke and Dr. Tim Burcham.



Arkansas Women in Agriculture

The Farm Credit Associations of Arkansas were a proud sponsor of the 2022 Arkansas Women in Ag Conference in March. Abigail Parker of Marion and Cassie Person of Searcy each won a \$100 cash prize at the Farm Credit booth during the conference and trade show.



2022 Arkansas Grazing Lands Conference

Junior Beshears and Josh Barnhill attended the Arkansas Grazing Lands Conference at the University of Arkansas Batesville Community College on March 4.



The Poultry Federation Trap Shoot

Lee Thielemier, Josh Barnhill, Todd Hulett, Junior Beshears and Bert Leder participated in the trap shoot at the 62nd Annual Poultry Festival, held June 10-11 in Rogers.



Mallard Classic Golf Tournament

Kevin Wingfield, Alan Brannon and J.C. Scemons participated in the Mallard Classic on May 6 in Stuttgart.



Mosquito Fest Donation



Kevin Simpson of the Brinkley Branch and Todd Hulett of the Newport Branch present a check to the McCrory Area Young Professionals Association in sponsorship of the McCrory Mosquito Fest in May.



Go, McGehee Cubs!

We are excited to sponsor the McGehee City League 6U Cubs this year. Pictured are Gray and Adler Plunkett, sons of McGehee Branch Customer Specialist Jessie Plunkett.



NBGC Field Day

AgHeritage customer and National Black Growers Council Board Member Lawrence "Wink" Conyer hosted the 2022 NBGC Model Farm Series Field Day at his farm in Pine Bluff.



Carlisle Teacher Appreciation Day

AgHeritage Lonoke Branch celebrated Teacher Appreciation Week in Carlisle on May 5. AgHeritage is incredibly grateful to be a part of communities with outstanding schools and teachers!



Lonoke FUMC community garden

AgHeritage Lonoke Branch is a proud supporter of the Lonoke First United Methodist Church community garden. The children at the LFUMC Childcare Center tend the garden – and get to reap the benefits.





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- 2 Click on "Enroll or Log In", then click "Enroll Today".
- 3 Enter your first name, last name and email address. Once you receive an email, click on the link to continue the enrollment process.
- 4 Select a username, password, image and passphrase.
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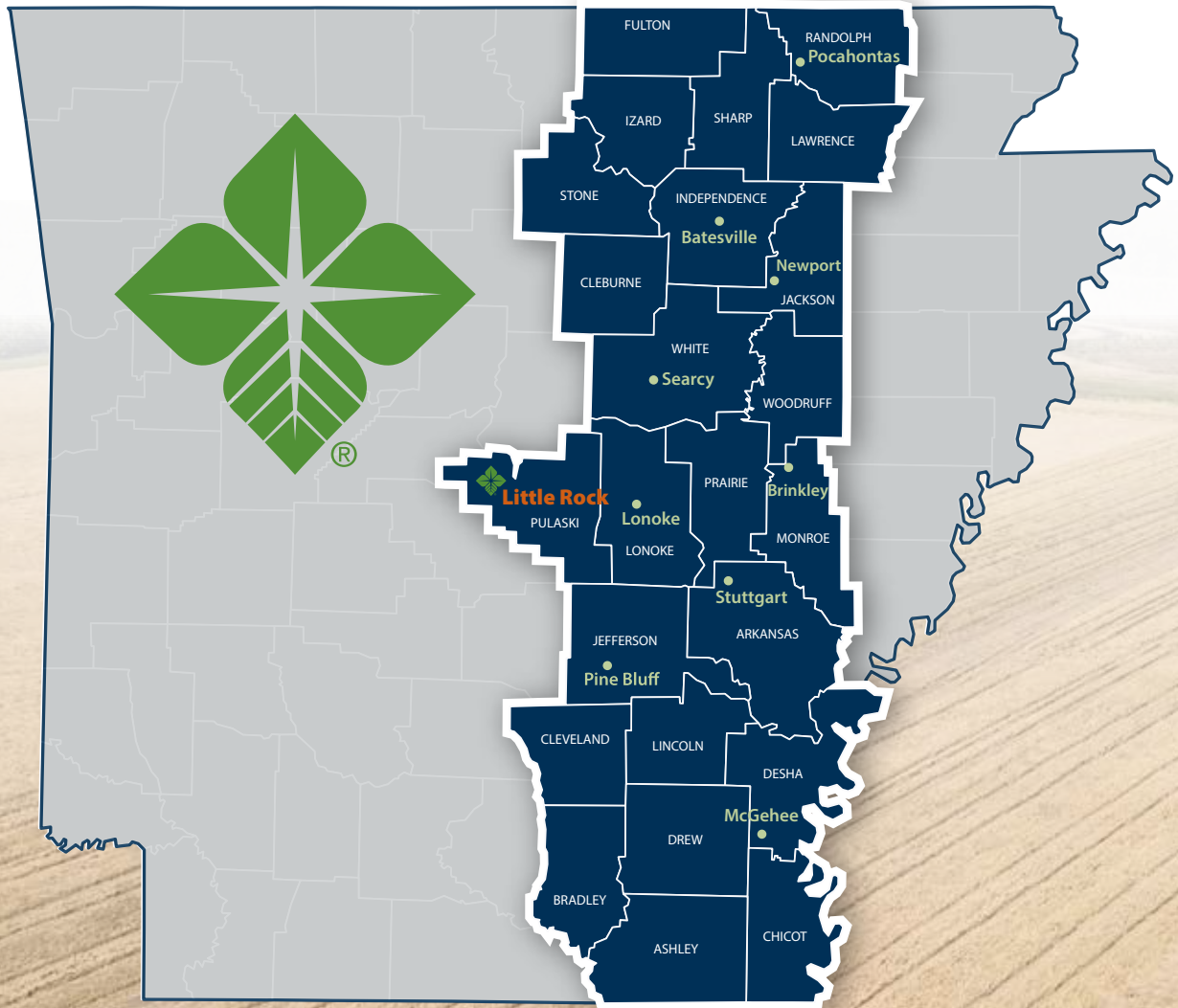


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(800) 689-6978

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Pine Bluff, AR 71601
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Searcy, AR 72143
(501) 268-3524
(800) 689-6977

BRINKLEY BRANCH

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Brinkley, AR 72021
(870) 734-4561
(800) 689-1304

LONOKE BRANCH

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Lonoke, AR 72086
(501) 676-3144
(800) 689-1309

NEWPORT BRANCH

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Newport, AR 72112
(870) 523-5867
(800) 698-5867

POCAHONTAS BRANCH

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Pocahontas, AR 72455
(870) 892-4579
(800) 689-6976

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Stuttgart, AR 72160
(870) 673-1558
(800) 689-1307



AgHeritage[®]

Farm Credit Services

AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$2.02 billion as of December 31, 2021. The company provides credit and related services to more than 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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