

AGRILAND, FCS

Office Locations

Use 1-800-749-7821
for all office locations

Administrative Office

3210 W. Northwest Loop 323
Tyler, TX 75702
(903) 593-6609/FAX (903) 593-6588

Athens Office

520 E. Tyler
Athens, TX 75751
(903) 675-9388/FAX (903) 677-3530

Beaumont Office

1630 N. Major Dr., Suite A
Beaumont, TX 77713
(409) 861-1900/FAX (409) 296-9417

Bonham Office

112 E. Hwy. 82
Bonham, TX 75418
(903) 583-3217/FAX (903) 583-2082

Clarksville Office

401 N. Locust
Clarksville, TX 75426
(903) 427-5675/FAX (877) 884-5876

Fairfield Office

314 W. Hwy. 84
Fairfield, TX 75840
(903) 389-8738/FAX (903) 389-9648

Gainesville Office

206 S. Dixon, Suite 104
Gainesville, TX 76240
(940) 665-0715/FAX (940) 665-0769

Kingwood Office

25408 U.S. Hwy. 59, Suite 100
Porter, TX 77365
(281) 354-0027/FAX (888) 746-7734

Nacogdoches Office

2200 N.W. Stallings Dr.
Nacogdoches, TX 75964
(936) 564-0448/FAX (936) 569-1094

Paris Office

3743 Lamar Ave.
Paris, TX 75460
(903) 784-4383/FAX (903) 784-4390

Sulphur Springs Office

1305 Shannon Rd.
Sulphur Springs, TX 75482
(903) 885-7608/FAX (903) 885-9346

Tyler Office

6760 Old Jacksonville Hwy., Suite 105
Tyler, TX 75703
(903) 593-0151/FAX (903) 593-6588



Remaining a Dependable Source of Credit

Recent turmoil in the economy has presented the agricultural industry with a unique set of challenges. At AgriLand Farm Credit, we realize that these obstacles are not only having an effect on the day-to-day operations of our association, but on you — our customers.

The old adage “time changes everything” is especially ringing true considering recent events. Over the last few years, AgriLand has had tremendous success. For the most part, conditions have been aligned well for rapid growth. It has been a fun and exciting time to be in agricultural lending.

That is not to say that everything has been perfect. We’ve witnessed adverse weather conditions at times. Input costs have continued to escalate. Commodity prices have been unusually volatile, and some ag sectors have suffered. We’ve had our share of difficulties, but our loan growth and profitability have been sufficient to compensate for them. When one area of our portfolio has been weak, another has been strong.

However, the economic downturn and volatile financial markets have put a strain on our loan portfolio quality and earnings, although both will be satisfactory for 2009. This has sharpened the awareness of our responsibility to safeguard the financial integrity of your co-op. And that means exercising caution, keeping a close eye on our current portfolio and watching for signs of trouble.

The current economy has created a financial struggle for some agricultural producers. In our area, the dairy sector has been hit particularly hard. Dairy operators are challenged by low milk prices that are unprecedented. In addition, many farmers and ranchers are still dealing with the devastating effects of Hurricane Ike last year. These hardships may result in good producers unable to remain in business.

If you are facing hard times, we understand and will do our best to work with you in your particular situation. We also will work hard to protect your investment in AgriLand, so that we can continue to be a dependable source of credit in the future, even when other banks are pulling back.

It is always exciting at the end of every winter to finally see the early signs of spring. Together, let’s hunker down and ride through the winter, as we watch for the budding of economic recovery, thankful that a new year is always just around the corner.

Sincerely,

Roger Brist
Chief Executive Officer

STAFF NEWS

TENURE AWARDS

Mary Payne, loan officer in the Bonham office, celebrated her 15-year anniversary with AgriLand on Aug. 22.

Jerry Bailey, northern regional president, celebrated his 30-year anniversary with AgriLand on Sept. 17.

NEW HIRE

Ann Bush, part-time office assistant, Nacogdoches.

WEDDING ANNOUNCEMENT

Judy Mustin, loan officer, married David Campbell on April 10.

BIRTH ANNOUNCEMENT

Jake Aragon, vice president/branch manager of the Paris and Clarksville offices, and his wife Jessica, welcomed their first son on April 22. Jaden Sorrel Aragon was born weighing 8.2 pounds and measuring 20.5 inches long.

Special Farm Credit Member Savings

As a member of AgriLand, you are eligible to participate in multiple National Discount Programs offered exclusively to Farm Credit customers.



Visit www.alamo.com or call 800-462-5266.
Farm Credit Association ID: 308635



Visit www.nationalcar.com or call 800-328-4300.
Corporate ID: 5700069



Go to www.enterprise.com or call 800-593-0505.
Customer Number: XZ12G01



Purchase flowers, plants, gift baskets and more from 1-800-Flowers.

Visit www.1800flowers.com or call 888-755-7474.

Use promotion code FCCS to receive a **15 percent discount**.



Buy a hard drive, monitor, keyboard or mouse and **save 2 to 12 percent**, depending on the dollars spent and warranty time frame. Go to www.dell.com/farmcredit or call 877-289-9437. When calling, you must use Member ID CS25031329 to get the discount.



Receive a discount on Sprint and Nextel wireless voice/data services and equipment. **Save up to 10 percent** on your monthly service charges. Call 800-722-9336 Monday through Friday, 8 a.m. to 5 p.m. Pacific time. You are also eligible if you are an existing Sprint or Nextel customer. Simply call and reference Farm Credit Council.



Save on moves between different states or intrastate moves within Texas, California, Florida or Wisconsin. Discounts are only available via United agent Barrett Moving and Storage. Call 800-879-1283 or e-mail customer@barrettmoving.com and identify yourself as a Farm Credit member.

For more information visit
www.fccservices.com
Discount Programs

AgriLand Awards Scholarships



Cal Johnson accepts a \$1,500 scholarship from AgriLand Vice President Mike Fuller, right. Also pictured are Cal's parents, Tom and Spring Johnson.

In 2009, AgriLand was pleased to continue its annual scholarship program by awarding the Marsha Martin Scholarships to four East Texas students.

Marsha, a Paris, Texas, native, was the first woman to serve as chairman of the Farm Credit Administration Board of Directors and the first woman to hold the position of vice president in the Farm Credit System. She died after a brief battle with cancer in 2000.

“Marsha was a proud East Texan and a great supporter of rural youth and agriculture,” said Roger Brist, AgriLand Farm Credit chief executive officer. “We are pleased to continue her legacy by offering scholarships to these deserving young people.”

Scholarship recipients were recognized at a regional stockholder appreciation dinner, where each was awarded a \$1,500 scholarship.

Lane Golden of Detroit is the son of Lynn and Barbara Golden. A graduate of Detroit High School, he now attends Texas A&M University, where he is pursuing a degree in bioenvironmental sciences.

Cal Johnson of Wortham, a recent graduate of Wortham High School, is pursuing an agricultural education degree at Hill College. He is the son of Tom and Spring Johnson.

Morgan Shaye Nicholson of Lufkin, the daughter of Pat and Denise Nicholson, is a graduate of Lufkin High School. She attends Texas A&M University and is pursuing a degree in agricultural business.

Ona Dayne Sessums of Blossom is the son of Michael and Cindy Sessums. He is a graduate of Prairiland High School and attends Paris Junior College, where he plans to attain a degree in agricultural business or forest wildlife management.



Morgan Shaye Nicholson, scholarship recipient from Lufkin

Lane Golden, right, accepts a \$1,500 scholarship from Jake Aragon, vice president/branch manager of AgriLand, FCS.



AgriLand Farm Credit Scholarship recipient Ona Dayne Sessums, center, and his parents, Cindy and Michael Sessums

Referrals Are Still Best Source of New Business

Today's consumers have a wealth of information at their fingertips. It's never been easier to find out about companies and research options. For the same reason, it's never been harder to sort through the clutter and make the best decision.

Perhaps that's why, despite modern technology, people say that the recommendation of someone they know is their No. 1 reason for choosing to do business with a particular company.

At AgriLand Farm Credit, we are proud that most of our business is generated by you. Your referrals keep new business coming in to the co-op. For that, we thank you. We place a high value on those referrals because they also show us that we have satisfied customers. It is our goal to provide all of our customers with a positive lending experience, so that they each will recommend someone they know to AgriLand.

These referrals benefit you, as well. As you continue to recommend creditworthy customers to AgriLand, the co-op gets stronger, earnings increase, and those benefits are shared with you through our patronage program.

It's all about relationships!



AGRILAND

FARM CREDIT

THE LENDER YOU TRUST

Financing for:

- Country Homes
- Recreational Property
- Farms and Ranches
- Agribusiness

800-749-7821 • AgriLand.com

Athens • Beaumont • Bonham
Clarksville • Fairfield • Gainesville
Kingwood • Nacogdoches
Paris • Sulphur Springs • Tyler

