

CENTRAL KENTUCKY AG CREDIT

SPRING 2019

LEADER

A LOOK INSIDE...

Consistency

Building Dreams and Fences

Recent Land Sales

Outstanding in Their Field

AGCREDIT

INSURANCE PROTECTION AGAINST LOSS IS GOOD BUSINESS

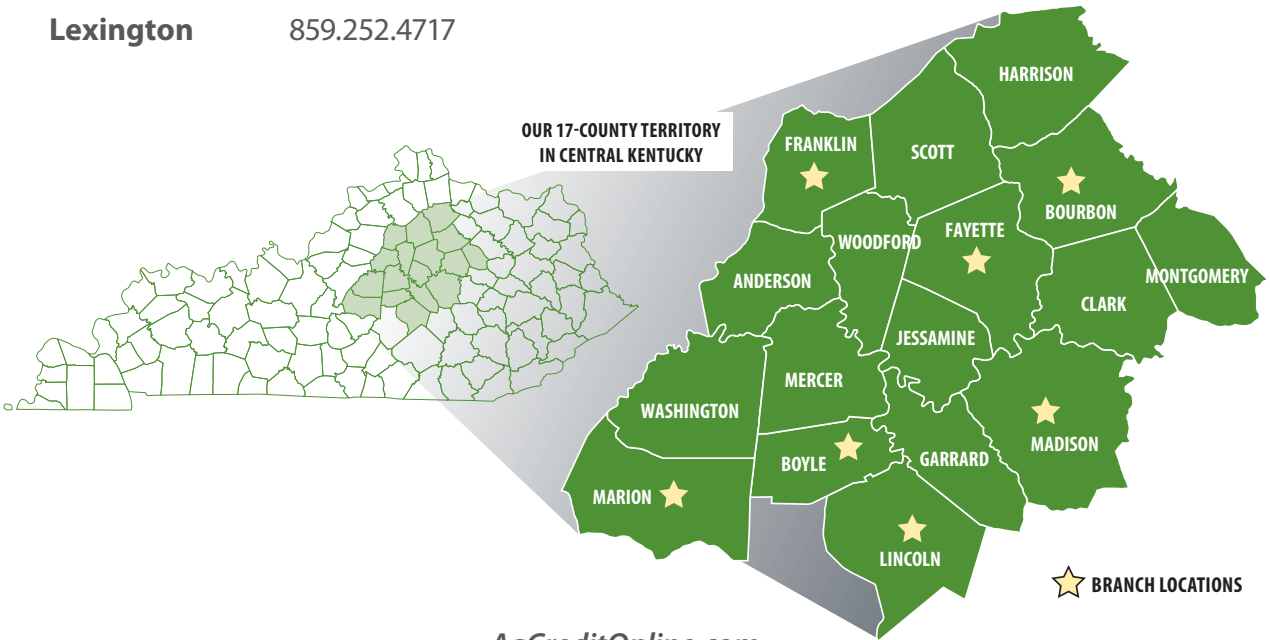
Central Kentucky Agricultural Credit Association loan agreements stipulate that borrowers obtain and maintain insurance on property that is pledged as security for loans, with the Association named as mortgagee or loss payee.

This notice is a reminder that the minimum amount of coverage required to be maintained is the lesser of your loan balances, the actual cash value of the property, the replacement cost of the property or the amount stipulated by your loan officer. Since the amount required could be less than the value of the property insured, you are encouraged to consider higher limits where applicable to adequately protect your equity interest in the property.

If the property securing your loan consists of improved real estate, unless otherwise advised, at a minimum your policy must insure against the following perils: fire and lightning; wind; hail, aircraft or vehicle damage; riot or civil commotion; explosion; smoke damage; water damage (other than flood); falling objects, weight of snow, ice or sleet; and vandalism. Loss of damage from flooding is also required if your loan was made after October 4, 1996, and at the time the loan was made the property was located in a government mandated Special Flood Hazard Area and flood insurance was available.

OUR LOCATIONS

Danville	859.236.6570	Paris	859.987.4344
Frankfort	502.875.0863	Richmond	859.623.1624
Lebanon	270.692.4411	Stanford	606.365.7500
Lexington	859.252.4717		



AgCreditOnline.com

LEADER

is published quarterly for stockholders, directors, business associates and friends of Central Kentucky Ag Credit.

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ADDRESS CHANGE

Address changes, questions, comments and requests to cancel your free subscription to the Ag Credit Leader should be sent to Central Kentucky Agricultural Credit Association by calling 859.253.3249 or mailing to PO Box 1290 Lexington, KY 40588-1290.

FINANCIAL INFORMATION

The Farm Credit Administration does not require the association to distribute its quarterly financial reports to stockholders. Copies of the association's annual and quarterly reports are available upon request free of charge by calling 859.253.3249 or writing to Marcus Barnett, Chief Financial Officer, Central Kentucky Ag Credit, PO Box 1290 Lexington, KY 40588, or at AgCreditOnline.com.

PRIVACY POLICY

Your online privacy is always a top concern at Ag Credit. For a complete copy of the latest version of the online privacy policy, please visit our website and click on the home page link.

ON THE COVER

"Spring time in the country"

Photo by Jan Campbell – Anderson County. Photo was entered into the Ag Credit Facebook Photo contest in 2018.

 NMLS#604727

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JIM CALDWELL, PRESIDENT AND CEO

“

In spite of the severity of the situation, in Kentucky or Carolina, the Farm Credit System stands with farmers through extreme conditions.

”

CONSISTENCY

By: Jim Caldwell, President and Chief Executive Officer

Increasingly, we live in a world that seems to be dominated by extremes. In our 24/7 news cycle, we are constantly bombarded with stories of the worst economy or the best economy, the greatest of all time or the worst ever. Even our weather forecasts routinely tout the hottest, coldest, driest or wettest conditions. We watch the “top 10” plays of the day – followed closely by the “not top 10” plays. Extremes on both ends. In Washington and in Frankfort, we have seen the divide between ideologies widen, with both sides entrenching deeper into their corners and few in the middle. In many circles, it can be argued that the middle has disappeared. With our constant connectivity, to attract attention (and audience) every story needs the tagline of the first or the best or the record. It happens so often, people sometimes don’t pay attention when a significant event actually does happen.

In our part of the world, we have experienced such an extreme event in 2018 as record rainfall impacted the central Kentucky region. In Lexington, rainfall of over 70 inches for the year set a new record (and some people reported even more). According to WKYT News, “that’s over two feet of precipitation above our normal of 44 inches for the year!” I had discussions with farmers who saw yields in 2018 they hadn’t seen since the drought of 1983. I remember

1983 as the most severe weather event of my career. To have 2018 rival that event brings reality to the old saying that “a dry year will scare you, but a wet year can break you.” The record rainfall impacted tobacco yields, limited our ability to harvest corn and soybeans and reduced hay production and quality. And then there’s the mud our cattle producers faced during the winter feeding months. In other words, the record rainfall touched every aspect of central Kentucky agriculture. In this environment, we find ourselves looking for consistency in the midst of extremes.

Severe weather is nothing new to agriculture or unique to Kentucky. The Carolinas recently experienced their second major weather event as Hurricane Florence swept through with flooding and record rainfall. Here is where the consistency comes in. In spite of the severity of the situation, in Kentucky or Carolina, the Farm Credit System stands with farmers through extreme conditions.

One example of this was the Ag Credit Cares effort in providing relief to Hurricane Florence victims. Joining Farm Credit associations from across the country, Central Kentucky Ag Credit sent volunteers and funds to help families get back into their homes. From Central Kentucky, four employees traveled to South Carolina and spent a week helping with the



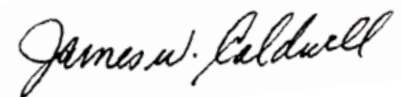
cleanup. That's what a consistent partner does. They are there in good and bad times.

Agriculture has more than its share of ups and downs. The entire industry, including our most widespread enterprise – beef – operates in cycles. The consistent financial partner is there for you through these ups and downs. While other lenders come and go with the swings of fortune, Ag Credit is there for you during the entire cycle, including these difficult periods. Our goal is to operate the association in a sound and efficient manner so we can survive the cycles, the extremes. When we do that, as the cooperative lending arm of your operation, together we are able to weather the storms.

The 2018 financial reports of the association reflect another strong year. In doing so, we are demonstrating our ability to withstand the downturn and consistently deliver the funding you need at the farms level. As a cooperative, our operation is the financial arm of your farming operation and we

can be part of your diversified plan to withstand the extremes. By providing consistent, year-after-year performance, we can be the lending partner you depend on through the down cycle while continuing to provide the patronage distributions that reduce your cost of borrowing.

Central Kentucky Ag Credit has a mission to serve agriculture and rural communities. This mission reflects our dedication in good times and bad. Our continuing goal is to consistently deliver high quality services in an efficient manner – even in extreme times. With our local ties, traditional lending model and over 20 year track record of patronage distributions, we strive to be the model of consistency that you can depend on, even in the hottest, coldest, driest or wettest of conditions.

A handwritten signature in black ink that reads "James W. Caldwell". The signature is written in a cursive style.

“

Our goal is to operate the association in a sound and efficient manner so we can survive the cycles, the extremes.

”



BRETT AND LEE WELTY OF BOYLE COUNTY WITH BRAD GODBEY, DANVILLE AG CREDIT SENIOR LOAN OFFICER, AT THE 2018 CUSTOMER APPRECIATION DAY.

SAVE THE DATE!

Mark your calendar for the annual 2019 Central Kentucky Ag Credit

Customer Appreciation Day!

8 a.m. - 4:30 p.m.

Monday, April 8 – All Ag Credit branch locations

Qualifying member-borrowers may pick up their patronage checks!
Make plans to stop by your local Ag Credit branch on Monday, April 8!

We'll have refreshments, too!



PICTURED FROM LEFT: MARK HANEY, PRESIDENT, KENTUCKY FARM BUREAU; BEN AND SAVANNAH ROBIN; FARM CREDIT MID-AMERICA'S JONATHAN CARTER; DREW GRAHAM, EXECUTIVE VICE PRESIDENT, KENTUCKY FARM BUREAU FEDERATION; AND JOHN SPARROW, EXECUTIVE VICE PRESIDENT AND CEO, KENTUCKY FARM BUREAU INSURANCE COMPANY.

ROBIN COUPLE WINS EXCELLENCE IN AG AWARD

Ben and Savannah Robin from Bourbon County have won top honors in Kentucky Farm Bureau's (KFB) Excellence in Agriculture Awards program for 2018. The couple received the award during the organization's recent annual meeting.

The Excellence in Agriculture competition awards first, second and third place distinctions each year to individuals or couples under the age of 35 who contribute to and exhibit leadership growth from consistent involvement in Farm Bureau and other agriculture and civic-oriented organizations. To qualify, contestants must not have the majority of their income subject to normal production risks associated with farming.

Ben and Savannah both grew up on family farms understanding the efforts needed to keep those farms sustainable. They currently maintain their own farm, a cow/calf operation, in addition to off-farm jobs. Ben is an Information Systems Coordinator for an agricultural lending institution, Central Kentucky Ag Credit, while Savannah is the UK Ag Equine Internship Coordinator for the University of Kentucky College of Agriculture, Food and Environment.

Both are active in various agricultural-related programs in their community, including their local Farm Bureau.

For the win, the Robins represented Kentucky in the national competition at the American Farm Bureau Federation (AFBF) annual convention, held in New Orleans, La. The Robins were also presented with a John Deere Gator, courtesy of Farm Credit Mid-America, and an expenses-paid trip to the AFBF annual meeting.

Second place in the contest went to Evan Michael Tate of Hancock County who was awarded \$400 courtesy of KFB. Mike and Shelley Meyer of Harrison County placed third and received \$300 from KFB.

Kentucky Farm Bureau, with nearly 500,000 member families statewide, is the state's largest general farm organization. Approximately 2,000 members attended KFB's 99th Annual Meeting in Louisville to recognize this year's individual and organizational achievements and adopt policy for 2019.

PHOTO AND ARTICLE CREDIT: KENTUCKY FARM BUREAU



BUILDING DREAMS AND FENCES

CARTINHOURS' CATTLE AND FENCING BUSINESSES THRIVING

For as long as he can remember, David Cartinhour wanted to be a farmer. Growing up on the family farm, David grew to love the cadence of rural life as he and his dad, Bill, tended the land, coaxing a living from the rich Central Kentucky soil.

Although Bill jokingly apologized to his son for getting him involved in farming, pointing to the hard work and uncertain financial prospects, David developed a strong commitment to the family business and knew by age 18 that he'd never be content with an office job.

When he graduated high school in 1994, David began working for Walter Major, a farmer in Lawrenceburg.

A few years later in 2002, David became partners with Walter in his livestock operation. Then, David started a part-time fencing business. It was at about that time that David began courting Amanda, a kindergarten teacher with Anderson County Schools, who also hails from a farming background.

If all that wasn't enough, David also began managing another 150-acre property that the Cartinhours dreamed they could one day make their own. David and Amanda married in 2010, and thanks

to a lot of hard work, patience and a little luck, that dream became a reality. The couple recently bought the property and is planning to build a home on it.

Today, the Cartinhours' cattle operation consists of nearly 200 cow-calf pairs, and they sell 60 bred heifers every fall during the elite heifer sale in Paris. They also background their steers.

In addition, David's fencing company has proven to be successful. Today, Cartinhour Fencing is a full-time endeavor with five employees crisscrossing the Central Kentucky region erecting farm and residential fencing. "When we first started in 2002 with the fencing business, I never thought it would become what it is today," David said.

The Cartinhours have no regrets when they consider their choice of a country lifestyle, and they're especially glad that their children, Landen, 9, and Raylee, 5, are growing up in much the same way they did. Amanda said both children love to help their parents on the farm, and David and Landen are members of the Anderson County and Kentucky Cattlemen's Association.

Both youngsters compete in the junior rodeo. Landen and his horse, Meatball, participate in barrel



LANDEN CARTINHOOR AND HIS HORSE, MEATBALL.

(LEFT TO RIGHT) LANDEN, AMANDA, RAYLEE AND DAVID CARTINHOOR.

riding, pole bending and goat tying. The family travels around Kentucky and Southern Indiana to rodeo competitions throughout the year.

"I love that we're able to raise our children this way," Amanda said. "They get to learn responsibility, respect and the value of hard work. And they get to see how much hard work David does to provide for our family."

David and Amanda recently became member-borrowers of Central Kentucky Ag Credit.

"The Cartinhours are a well-respected farm family," said Jeff Zinner, Frankfort Ag Credit Loan Officer. "They're effective leaders in all facets of life, whether it be their church, school, business or farm communities. It's always enjoyable to serve a family who works so hard to do things the right way."



DAVID AND RAYLEE ON THE TRACTOR AFTER A HARD DAY'S WORK





DIALOGUE WITH THE GRADUATES: PLANNING FOR SUCCESS

BY DR. DAVID M. KOHL

One of the pleasures of my academic career has been working with Farm Credit University's Ag Biz Planner Program designed for young and beginning agriculture producers. Over 1,000 participants have completed the business and financial management classes consisting of 10 online courses. Recently, we talked via video conference with two graduates of the program, who discussed how they have applied this education to their agriculture businesses and the subsequent benefits. We've pulled out some highlights from the conversation to demonstrate the value of planning for success. Benefits they gained include:

Financial insight

A major benefit of the program for these graduates was gaining insight on finance, whether the knowledge was applied to their business or while working with their lender. They both lightheartedly agreed that farming was more fun when the business generated positive cash flow. They both benefitted from:

- Developing projected cash flows and monitoring the results.
- Taking the principles and concepts stored in their heads and applying them on paper.
- Using spreadsheets with different price, cost and production scenarios.
- Having a record of the expected timing of revenues, expenses, debt service and operating loan needs, which was invaluable when navigating the current business environment where there is a surprise around every corner.

Structured record-keeping

Another benefit of the program was a more structured approach to record-keeping. Writing

down records such as yields, weight gain, costs, and production during hectic times allows this information to be entered into electronic records at a later date. These records can be used to track performance over time and assist in developing projections and assumptions for the future. The records also were used to pinpoint mistakes, such as lost production, missed marketing opportunities or expense overruns.

Improved communications

A huge benefit of the educational program was that it improved overall communication. Workbook application exercises required the graduates to ask critical questions and have crucial conversations in areas such as finance, marketing and transition management. Improved communication with spouses concerning finance and the direction of the business was an additional direct benefit. As a result of the program, they also had increased communication with their lenders, suppliers and advisory teams. Understanding business financials and operations created a side-by-side trust factor, allowing them to work through growth opportunities and decide when to cease operations of an unprofitable enterprise of the business.

Strategies for improvement

The graduates enjoyed the ability to benchmark their business performance to other similar agribusinesses. This allowed them to focus on their strengths and develop strategies for improvements. Another useful strategy they learned was to build cash reserves in profitable years to provide room for error during growth or when financial hiccups occur.

Building a network

Perhaps one of the most significant benefits for these participants was the ability to network with

other young farmers, often outside their specific industry segments. They were able to network both online and at special face-to-face meetings. These relationships have lasted many years after graduation. As one graduate said, "In these difficult and challenging times, it was nice to be able to reach out to others who are facing similar issues."

Recently, a speaker at an agriculture conference said: "A business mindset and high business IQ will drive bottom line profits in the future." These two graduates learned that firsthand from the Ag Biz Planner program.

If you're thinking of enrolling in this program, keep these tips in mind for success:

- Set aside time and resources to follow through on assignments so you can receive optimum benefits from the program.

- The results are better if you do not wait until the last minute to complete assignments for your business.
- Apply the program materials in your business operations to find blind spots.
- Take advantage of the program's collaborative spirit. Having another set of eyes on your business plan provides a mechanism for prioritizing opportunities.

Ag Biz Planner takes time and commitment, but the peace of mind more detailed planning can bring is invaluable for your business.

To enroll in the AgBiz Basics or AgBiz Planner program go to:
AgCreditOnline.com/AgBizBasics or call 859.253.3249.

RECENT LAND SALES

The information provided in this column is only a sample of the recent land sales in central Kentucky. Since there are many factors taken into consideration when a buyer and seller establish a price, sales may or may not reflect the current market value in any particular area and should not be used in lieu of a formal appraisal by a state certified real estate appraiser to establish a value for a particular tract of land.

Kentucky Prime Realty, LLC

232 S. College St. | Harrodsburg, KY 40330
 859.265.5100 | Kyprimerealty.com

Location 1:

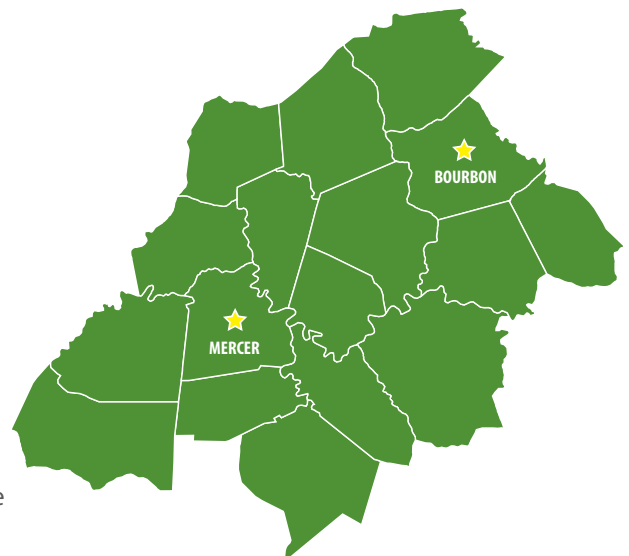
Acres: 240
 County: Bourbon
 Date of Sale: 11/16/2018
 Selling Price: \$7,000/per acre
 Improved: Grain land with home and four barns. Good location and 200 crop acres.

Location 2:

Acres: 72
 County: Mercer
 Date of Sale: 10/24/2018
 Selling Price: \$5,656/per acre
 Improved: Open grain land with good location, located five miles north of Harrodsburg.

Location 3:

Acres: 56
 County: Mercer
 Date of Sale: 10/18/2018
 Selling Price: \$2,142/per acre
 Unimproved: Hunting land.



AG CREDIT WAS THERE!

KENTUCKY CATTLEMEN'S ASSOCIATION CONFERENCE



(LEFT TO RIGHT) COLE MATTINGLY, LEBANON AG CREDIT LOAN OFFICER; TAYLOR SMITH, LEBANON AG CREDIT LOAN OFFICER; LISA YEAGER, LEXINGTON AG CREDIT LOAN OFFICER; CHRIS COOPER, RICHMOND AG CREDIT SENIOR LOAN OFFICER; TIM WHITE, KCA PRESIDENT; AND JOE GOGGIN, LEXINGTON AG CREDIT PRINCIPAL LOAN OFFICER.

Central Kentucky Ag Credit was a Gold level sponsor of the 2019 Kentucky Cattlemen's Association Convention in Owensboro. The event hosted cattle producers and professionals from all over the Bluegrass state. Ag Credit was represented well, as staff members were busy networking and helping out at the event. Chris Cooper, Richmond Ag Credit senior loan officer, serves as the KCA vice president, while Joe Goggin, Lexington Ag Credit principal loan officer, introduced the Hall of Fame inductees during the Friday night banquet.



PRESSLEY DOWNS, DAUGHTER OF MARK AND SAMANTHA DOWNS OF MARION COUNTY, IS SHOWN GETTING A COMPLIMENTARY BOOT SHINE AT THE AG CREDIT BOOTH.

FARMERS TOBACCO WAREHOUSE OPENING DAY



Each year Ag Credit staff attends and provides donuts and coffee at the opening day of the Farmers Tobacco Warehouse in Danville. Beth Mobley, Danville Ag Credit loan officer, is shown above in late November 2018 at the opening day.

KY SMALL, LIMITED RESOURCE AND MINORITY FARMERS CONFERENCE



KELLI BUCKLEY, FRANKFORT AG CREDIT LOAN OFFICER IS SHOWN WORKING THE AG CREDIT BOOTH AT KENTUCKY STATE UNIVERSITY IN NOVEMBER DURING THE KY SMALL, LIMITED RESOURCE AND MINORITY CONFERENCE.

FRUIT AND VEGETABLE CONFERENCE



(LEFT) KELLI BUCKLEY, FRANKFORT AG CREDIT LOAN OFFICER, AND (RIGHT) LISA YEAGER, LEXINGTON AG CREDIT LOAN OFFICER, DISCUSS FARM FINANCING AT THE FRUIT AND VEGETABLE CONFERENCE.

Central Kentucky Ag Credit was among sponsoring organizations at the 2019 Fruit and Vegetable Conference in Lexington. The conference featured over 70 speakers during the two-day event.

WCYN AM RADIO



(LEFT TO RIGHT) AG CREDIT LOAN OFFICERS: TOM ZACK EVANS, CALEB SADLER AND DAN STRAYER ARE SHOWN AFTER SPEAKING ON WCYN AM RADIO IN CYNTHIANA.

The segment, Coffee Break, and features local guests, topics and issues relevant to Harrison County.

WHEN IS MY HOME LOAN CLOSING?

BY: JEREMY PARKER, AG CREDIT RESIDENTIAL MORTGAGE LOAN OFFICER

“When is my closing?” is one of the hardest questions you can ask a residential loan officer. A lot of customers start asking when we first start working on the loan. In those cases, the honest answer is, “I have no idea.” Let me explain why. All home loans today have so many working parts that in the beginning it is impossible to know when they are all going to be finished. The closing date is something that can cause issues with the sellers and agents involved, so the last thing a loan officer wants to do is to tell you a date and be wrong.

Once your residential loan officer gets a purchase contract, we will be getting you documents that we need you to sign and request any other documentation that we might need. How fast we get that requested information back can play a role in the timetable of your closing. Depending on your lender’s own guidelines, that can even determine when the appraisal and title can even be ordered. Once that information is back, the loan officer can submit to an underwriter for the first time.

Appraisals typically are the longest part of the home loan process. They can take between two to three weeks to be completed. Once the appraisal is received, it will be reviewed by the underwriter and any changes or additions will have to be sent back to the appraiser to make and then get reviewed again. Checking the title to the property can take up to two weeks. Just as the appraisal, title and any corrections that need to be made have to be approved by the underwriter.

The home loan underwriter is looking at a variety of things. They are making sure that we are using and providing the correct amount of income, making sure we have seasoned funds for closing, and even making sure we have enough dwelling coverage on your insurance. Once we finally get all of the information approved and your loan is “clear to close,” we still have to double-check items like insurance to make sure the premium hasn’t changed.

We are ready to close. Now we have to figure out a date that is at least five days away, because we have to get your Closing Disclosure (“CD”) out to you at least three business days before we close. Keep in mind, we have to have time to prepare that document and make sure it is correct. The attorney’s office has to prepare a seller CD for their side. Once all of that is done, we can close on the loan.

I wanted to give you a short idea of the complete loan process to explain that throughout the process, communication is vital. Communication that is clear and to the point can help prevent a number of issues when trying

to answer the big question of “when is the closing date.” It is a loan officer’s job to explain and give correct updates throughout the loan process. All parties in a home loan deal need to be kept up to date on any and all issues with a loan. Now that doesn’t mean that a loan officer gives details of your loan, but might need to tell the agents they have not got the appraisal back or title is searching for information on a past lien. Informing the seller and agent of an issue when it is first found is always the best idea. Again keeping that clear channel of communication open will always benefit the deal.

It has been my experience that the more informed a seller is, the easier the closing is. Over the years, with the law updates and requirements, selling and buying homes can be frustrating. As a loan officer, I completely understand, because there are many times for me it’s also frustrating. Below are a few helpful tips to keep in mind when going through this process:

- Return requested documents and information as quick as you can.
- Go over the documents and make sure they are clear copies.
- Once you start scheduling a closing date, make sure all parties are good with it. If it has to be changed, the closing process may have to start over again.

If you ever have any questions about home mortgages of any kind, please feel free to reach out to any loan officer at Ag Credit.



Jeremy Parker is an Ag Credit residential mortgage loan officer. He started working for Ag Credit in 2015. Jeremy has over 15 years of experience with secondary market mortgages.

BLUEGRASS MUSIC KICKOFF

The Bluegrass Music Kickoff in Lebanon is ranked among the Top 10 Winter Attractions by the Southern Tourism Council. The event is coordinated by the Kentucky Fellowship of Musicians, and Central Kentucky Ag Credit is a sponsor.

The Kickoff is known to host well-respected musicians, and this year The Trailblazers and Sideline were the stars of the show. Central Kentucky Ag Credit also sponsored the third annual youth instrument contest and singing contest. Results from the contests are as follows:

Ag Credit Next-Gen Youth Contest Winners, 5th – 8th Grade:

- Banjo – Brannock McCartan, Oldham County
- Guitar – Ashlyn Smith, Jefferson County
- Fiddle – Alex Hazelwood, Grayson County
- Vocal – Andrew Pike, Taylor County
- Mandolin – Caleb O’Neal, Green County

Ag Credit Next-Gen Youth Contest Winners, 9th – 12th Grade:

- Guitar – Aubrey Geiman, Campbell County
- Fiddle – Kacey O’Neal, Green County
- Vocal – Lauren Bickett, Marion County

Ag Credit Next-Gen Singing Contest Winners:

- K-5th Division 2 – Kinzlee Ford, Marion County
- 6th- 8th Division 1 – Alex Hazelwood, Grayson County
- 6th-8th Division 2 – Brooklyn Mattingly, Marion County



BACK ROW: ALEX HAZELWOOD, BROOKLYN MATTINGLY, KINZLEE FORD AND ANDREW PIKE.
FRONT ROW: JAXON WATSON AND SCARLETT KING.



BACK ROW: DANNY ROBERTS, KACEY O’NEAL, ALEX HAZELWOOD, AUBREY GEIMAN, ANDREW PIKE, BRANNOCK MCCARTAN, GARY “BISCUIT” DAVIS AND JIMMY MATTINGLY. FRONT ROW: JAXON TURNER, LUKE WATSON, CALEB O’NEAL, LAUREN BICKETT AND ASHLYN SMITH.



CENTRAL KENTUCKY AG CREDIT AND ARBOR ONE FARM CREDIT STAFF WITH THE SOUTHERN BAPTIST CONVENTION VOLUNTEERS AT THE END OF THE WEEK.

AG CREDIT EMPLOYEES VOLUNTEER FOR DISASTER RELIEF

After Hurricane Florence devastated highways, homes, businesses and farming operations in North and South Carolina this September, Central Kentucky Ag Credit employees volunteered to assist with disaster recovery in impacted communities.

Fulfilling the Farm Credit System's mission of serving agricultural and rural communities through good and bad times, Central Kentucky Ag Credit team members volunteered to assist impacted families get back into their homes.

The "Ag Credit Cares" team consisted of Lisa Adams, Bud Burdette, Courtney Tarvin and Paul Wyler. The team spent one week in Longs, S.C., working directly with sister association, ArborOne Farm Credit and the Southern Baptist Convention.

"Witnessing those in need after the overwhelming destruction of Hurricane Florence was very heartbreaking," said Paul Wyler, Ag Credit Vice President-Credit. "Those in Florence's path lost everything they owned, and many lost their homes. I'm proud to work for an Association committed to helping those in need."



ON THE LAST DAY OF DISASTER RECOVERY, THE AG CREDIT STAFF ENJOYED DINNER PROVIDED BY ARBORONE FARM CREDIT. THE PHOTO INCLUDES AG CREDIT AND ARBORONE EMPLOYEES.



THE AG CREDIT CARES TEAM: LISA ADAMS, ADMINISTRATIVE ASSISTANT; BUD BURDETTE, ASSOCIATION APPRAISER; PAUL WYLER, VICE PRESIDENT-CREDIT; AND COURTNEY TARVIN, ASSISTANT VICE PRESIDENT AND MARKETING SPECIALIST.



MARION COUNTY RECOGNIZES OUTSTANDING FARMER

Jason Wade was the recipient of the 2018 Marion County Chamber of Commerce Outstanding Farmer Award at the Chamber of Commerce annual banquet. The award is sponsored each year by the Marion County Cattlemen's Association, Marion County Farm Bureau and Central Kentucky Ag Credit.

Jason is a resident and full-time farmer in Marion County with a farm consisting of corn, soybeans, wheat and tobacco.

Marion County Chamber of Commerce Awards Banquet Speech Read By: Bryan Wheatley

This is always an exciting time of the year as we get a chance to publicly acknowledge members of our community within their respected professions. I am honored to present this to someone that clearly meets the requirements of this award. Farming has been, and still is, one of the true passions of our recipient. He grew up working on a farm in addition to helping other farmers in the area with tobacco production throughout his high school days. This passion led our recipient to buy his first farm over 20 years ago at a young age to pursue a lifelong dream.

Over the years, best environmental practices and sound farming principles have been utilized in being a good steward of both owned and rented land. The farm operation has expanded over the years and now consists of a large amount of corn, soybean, wheat, and burley tobacco acres.

A farmer wears many hats on a given day surrounding the areas of land management, mechanic, records-keeper, marketer, animal and crop care, and public relations, just to scratch the surface.

Farmers, by nature, are some of the best innovators and constantly look for ways to help with efficiency on the farm, of which our recipient has embraced.

With farming, the saying of "having to do more with less" is just normal practice. The ingenuity and skill of our recipient has helped create systems and modifications that have led to increased safety and productivity on the farm.

It is clearly evident that pride is taken with tending to the land and equipment as you drive by our recipient's owned and rented land. He has a well maintained line of mostly John Deere machinery and his shop is clean enough that most people question whether they should take their shoes off before entering. This is usually the point of the awards presentation that people are looking around the room and trying to figure out who the winner is. As he walks up to be honored for his accomplishments, please help me in giving a round of applause to the recipient of the Outstanding Farmer award, Jason Wade.



OUTSTANDING IN THEIR FIELD

**Tom Zack Evans, Paris Ag Credit
loan officer**

Where are you from?

I was born and spent my first five years in Grant County before moving to Harrison County where I have spent the last 28 years.

Did you grow up on a farm?

I have grown up and lived on the farm my entire life. It's the only way myself and my family know how to live. We love the way of life and the values it instills in our children.

Where did you go to college?

My college years were anything but typical. I went to UK straight out of high school and lived and worked on the UK Dairy Farm. Two and a half years in, my mother got sick and so I returned to our family farm to keep things running. I never quit school and took night classes at Maysville Community College in Cynthiana. I switched to Northern KY University's online program where I finished my bachelors degree in Organizational Leadership. It took a while to finish my degree, but I never went a semester without taking classes and was able to work and pay as I went.

Were you involved with any clubs or teams growing up?

Growing up I started in 4-H showing Brown Swiss Dairy Cattle from our family's dairy farm. We would attend at least 30 county fairs each summer, KY State Fair, TN State Fair, and the North American International Livestock Exposition. A few years we even went to the Mid South Fair in Memphis, Tenn., the Georgia State Fair, and Alabama State Fair. When I got old enough I switched to

FFA and continued livestock showing. I was vice president of the Harrison County FFA my senior year. I was also in the BETA Club and Biology Club in high school.

Interesting facts about yourself:

My wife, Kayleigh, and I recently celebrated 10 years of marriage in January 2019. We have a 3-year-old son, Julien, 7-year-old daughter, Audrey, and one on the way, due this June. When not at work for Ag Credit, we are working on the farm generally producing or delivering hay square bales, or helping with the cattle. Along with being a loan officer, I also manage the **EXPRESS** equipment financing program for Ag Credit.

Are you a member of any committees, groups or boards?

I have been involved on local boards since graduating high school and believe it's important to volunteer and serve in your local community. Current involvement includes:

- Harrison County Ag Council
- Harrison County Extension District Board
- Harrison County Farm Bureau

Favorite part of being an Ag Credit loan officer:

I have been a loan officer at Ag Credit for over six years. My favorite part is working with the farmers from our community to help them get started, expand and improve their operations. I also enjoy the working atmosphere at Ag Credit where we share good family values and work ethic that you would want from your cooperative.

**IMPORTANT NOTICE:
IMMEDIATE RESPONSE NEEDED**

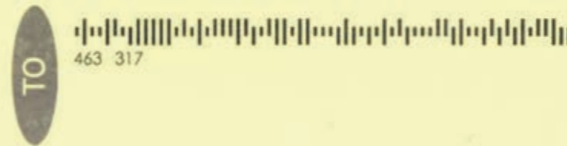
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Joe Farmer,

You have recently closed on this mortgage with **CENTRAL KY AGRICULTURAL**. We need you to please call us about an important matter regarding this loan. This is time sensitive so please call us at **800-230-8750** as soon as possible.

Mortgage ID# XXXX



All information provided by Mortgage Protection Services, 800-230-8750. Not affiliated with, sponsored by, and loan information not provided by CENTRAL KY AGRICULTURAL.

WE WANT YOU TO KNOW – “IMPORTANT INFORMATION”

Ag Credit is committed to protecting our customer's personal and financial information. We have become aware of attempts to market financial products using our name. A postcard (shown above) has been circulating stating, “Call us about an important matter regarding this loan” and asks you to call and possibly enter personal information.

Ag Credit is in no way related to Mortgage Protection Services. In the fine print of the postcard it states, “Not affiliated with, sponsored by, and loan information not provided by CENTRAL KY AGRICULTURAL.”

It appears this company obtains information through courthouse filings. Mortgage records are public records in county courthouses and are generally available.

These records show information related to the mortgage transaction and can be used for many purposes.

Carry a healthy dose of skepticism with any contact from anyone that you don't know and didn't initiate. A big red flag should be if you are asked to provide ANY information to someone contacting you. This can be as simple as your name, phone number, address and of course any account numbers, PIN numbers, Social Security numbers that are supposedly necessary to “verify” something.

Verify information with someone you know and can trust at Ag Credit. It can be as simple as picking up the phone. You will get a person who can answer any questions about services, offers or opportunities at Ag Credit.



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EXPRESS

WHAT'S YOUR FAVORITE COLOR?



Whatever color equipment you choose, Farm Credit *EXPRESS* can finance it *quickly* and *easily*.

An equipment financing program offered by Ag Credit is now available at many local dealerships offering **EXPRESS** financing. Financing is available for farm equipment, irrigation systems, equine and ag commodity trailers. The program offers great features, including:

- Competitive rates and flexible terms on new and used equipment.
- Easy application process with an approval decision within minutes.
- Fixed rates available with no prepayment penalties.
- Financing for up to 100% of equipment sale price.
- Ag Credit's Patronage Program, which further reduces the cost of borrowing.
- Eligible for manufacturer cash discounts.

Find a full list of participating dealers at
AgCreditOnline.com

EASY EQUIPMENT FINANCING