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local Alabama Ag Credit branch office.*

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Demopolis, AL 36732
(334) 289-0137

Dothan

1001 Forest Drive
Dothan, AL 36303
(334) 793-9811

Enterprise

1032 Boll Weevil Circle, Suite D
Enterprise, AL 36330
(334) 347-6954

Gulf Coast

30181 State Highway 59, Suite 3A
Loxley, AL 36551
(251) 964-9770

Monroeville

36 North Alabama Avenue
Monroeville, AL 36460
(251) 743-2865

Montgomery

7602 Halcyon Summit Drive
Montgomery, AL 36117
(334) 270-8686

Opelika

1431 Gateway Drive
Opelika, AL 36801
(334) 749-3303

Selma

105 Samuel O. Moseley Drive
Suite B
Selma, AL 36701
(334) 874-7437

Tuscaloosa

2618 8th Street, Suite 10
Tuscaloosa, AL 35401
(205) 247-4475

Preserving Our Farm Credit History

In 2016, the Farm Credit System will celebrate its 100th anniversary. A century is a long time for any company to remain in business; but in the banking and finance arena, which is particularly sensitive to shifts in the stock market and the general economy, a century of service is a remarkable accomplishment.



At Alabama Ag Credit, we are honored to be a part of the Farm Credit System's upcoming centennial, and we hope that you will join in the celebration. For many of our customers, Alabama Ag Credit has been a part of their business for generations. Some of our older borrowers may recall when almost every county had a Farm Credit office, and some will remember their parents and grandparents talking about borrowing from our lending cooperative.

The reason for Farm Credit's longevity is simple: Agriculture and rural America need a reliable source of financing, and our cooperatively-owned System has continued to meet that need as the most effective way of delivering credit to farmers and ranchers. You can be proud that you are a part of a rural lending co-op that has provided strong value to its owners for nearly a century and is well-positioned to continue to do so for many years to come.

Sincerely,

A handwritten signature in black ink, appearing to read "Douglas Thiessen".

Douglas Thiessen
Chief Executive Officer



FARMING IS IN THEIR BLOOD

Twins Return to Family Cattle Operation

William, left, and Andrew Trotman

Identical twins William and Andrew Trotman didn't grow up wanting to be farmers. Being raised on their family's farm, they experienced the labor of the land, they watched the volatility of the marketplace, and they felt the frustration of lost dividends. Like many farm kids from their generation, they wanted something different.

But life has a funny way of bringing us full circle.

Across the Generations

To understand the twins' involvement in agriculture, you have to go back a couple of generations. Farming is in their blood. Their grandfather, John M. "Bubba" Trotman, the son of a mule trader and farmer in Troy, Ala., taught them about hard work and love of the land.

Bubba was raised on his family's farm and worked alongside his father until he left for Auburn University, where he majored in agricultural science. Upon graduation, Bubba served in the U.S. Army before returning home to help run the farm.

His father died in 1950, and shortly thereafter Bubba moved the headquarters to Montgomery County and established Trotman Cattle Co., which grew to become a thriving cattle order-buying business.

Bubba's career in the cattle business has been highly successful. He has been a leader in the industry, serving as president of the Alabama Cattlemen's Association, the National Cattlemen's Association and the Southeastern Livestock Exposition.

While he enjoyed his service to the agricultural industry, he admits the time away sometimes made it difficult to keep the farm in tip-top shape. Adding to that, the cattle market during the 1980s didn't provide farmers much desire to grow or even maintain their operations.

So, in Bubba's own words, things "slowed down" around the farm. But he continued his leadership in the agricultural industry. In 1985, Bubba garnered the attention of President Ronald Reagan, who selected him to serve as the director of the Alabama Agricultural Stabilization

and Conservation Service. While he maintained ownership of Trotman Cattle Co., Bubba said he relied on others to help keep the operation running.

Growing Up on the Farm

The twins were just boys during those years, but they remember the excitement of growing up on the farm.

"Living on the farm out here was probably the best childhood we could have had," William said. "We were never inside — we were riding horses or building forts. We couldn't have asked for more."

William and Andrew refer to their grandfather just as everyone else does — "Bubba," not a typical name one would use for his or her grandfather. But there is a different tone when they use it — one of affection and admiration.

Bubba helped raise the twins and recalls their childhood with fondness, telling stories of their summertime horseback excursions.

“They stayed on horseback,” Bubba said, grinning. “Somebody called one time and said, ‘I’m gonna tell you, one of those horses you got out there is a man killer. You don’t want to put those young boys on him.’ I said, ‘I’m sorry sir, it’s too late. One of the boys is already on that horse, and they’re running across the pasture as we speak.’”

Growing up, the boys would help as needed around the farm, but they weren’t required to work there. Andrew thinks that lack of pressure is in part why they decided to return as adults to work there full time.

The Journey Back to the Land

But coming back to the farm wasn’t their original plan.

Upon high school graduation, they followed in Bubba’s educational footsteps and enrolled at Auburn University, where they each studied finance. After school, Andrew moved back to Montgomery and worked at Jenkins Brick Co., while

Andrew, left, and William Trotman



The Trotman twins grew up enjoying horseback riding.

William moved to Fairhope to work for an engineering firm.

It wasn’t long after they were employed that the economic recession took its toll on their careers. Within just a few weeks of each other, they lost their jobs. But this setback had a silver lining.

“For me, I almost saw it as a blessing because it gave me the incentive to come back to the farm,” William said.

When William and Andrew asked Bubba about the possibility of returning to the farm, Bubba welcomed them, knowing that the request couldn’t have come at a better time. Their comeback has helped restore the operation, which is now a thriving business.

“Having the twins come back to the farm is the best thing that’s happened to me,” Bubba said. “I’m getting older, and having them here has opened up new horizons for all of us to see the place come back to life.”

Facing Challenges

The brothers understand that farming comes with its fair share of challenges — a fact they learned firsthand from their initial endeavor as full-time farmers.

They partnered with their grandfather to purchase stocker cattle. Not long after the purchase, the cattle market plummeted. They carried the calves for a year and said they simply broke even on the venture.

With his charming demeanor, Bubba warned them ahead of time about market volatility.

William chuckled, “Bubba told us going into it, ‘Y’all might make a little Christmas money, but you’re probably not going to make much more than that.’”

The twins consider it a lesson learned. While they remained cautious about the stocker business, it taught them to do their research, make sound farming decisions and work as efficiently as possible.

The downturn in the market provided an ideal opportunity to purchase brood cows, and they were fortunate to find a neighbor who was looking to sell his herd. Within weeks of the purchase, cattle prices soared and

the twins found themselves prospering in the cattle business.

With renewed confidence, they decided to give stocker cattle another try. They now graze about 270 stocker calves, a nice balance to the 165 head of brood cows they manage.

A Good Relationship With Alabama Ag Credit

The brothers enjoy a solid business partnership with Alabama Ag Credit, and with the help of their relationship manager, Travis Jordan, they have made some long-term plans that have positioned them for a bright, successful future. There’s camaraderie between the Trotmans and Jordan that provides more than simply an ease of doing business.

“Travis is more like a friend to us than our banker,” William said. “He showed us we had more borrowing power than we realized. Coming to Alabama Ag Credit and working with Travis has been the best decision we’ve made, for sure.”

“You don’t want to feel a lot of pressure, and we don’t with Travis,” Andrew echoed. “We feel comfortable around him — when you’re borrowing money, that makes a world of difference.”

A Unique Opportunity

Each year, fewer and fewer young people like William and Andrew return to the farm, a trend of which they are well aware. They understand the unique opportunity their grandfather has afforded them, and they don’t take it for granted.

“We would not be here without Bubba,” Andrew said. “A typical farmer or rancher usually can’t go out these days and purchase or even rent land, buy all their equipment, build facilities, start up and really make it. So we’re fortunate to have had this opportunity with our family.”

Bubba recognizes how they’re helping to re-establish what he started, and he loves nothing more than watching them work.

“It’s just a joy to me to see the good work they’ve done,” Bubba said. “They’ve done fantastic things restoring this place. Seeing them here brings back old memories from when they were young here on the farm.”

Banking at Your Fingertips

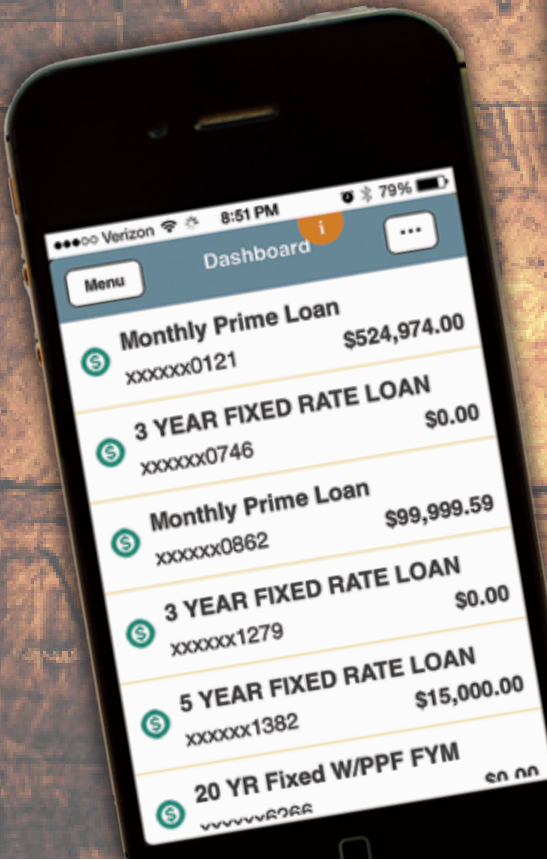
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Doing business with Alabama Ag Credit has never been easier!

Our **Ag Banking Online service** and new **Ag Banking mobile application** offer two great ways to manage your accounts 24/7, whenever it's most convenient. All it takes is a computer or an Apple or Android smartphone or tablet to:

- **Make loan payments** from your business or personal checking account
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- Set up **real-time, future or recurring transactions**
- Track your **account history**, including your loan payments, online transactions, patronage and stock in the association
- Send and receive **secure messages** regarding your accounts
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If you already use Ag Banking Online, you can get access to the same features on your mobile device by downloading our free app at the iTunes App Store or the Google Play Store. To use either service for the first time, simply request access through your branch office or online at www.alabamaagcredit.com.



Jamie Bailey was recently hired as loan closing supervisor in the Montgomery administrative office. She was previously employed with Aliant Mortgage. She has more than 20 years of experience in residential mortgage lending, with a

strong background in compliance. Jamie lives in Wetumpka with her husband, Bryan, and their two children, Zachary and Conner.



Tommy Bryan has joined the Demopolis branch as relationship manager. Tommy comes to Alabama Ag Credit after 17 years in the banking business. For the past 15 years he was city president/vice president of West

Alabama Bank & Trust in Livingston. He also worked for Regions Bank for two years. Tommy and his wife, Margo, live in Livingston and are both lifelong residents of Sumter County. They have two boys, Jackson and Thomas.

New Faces at Alabama Ag Credit



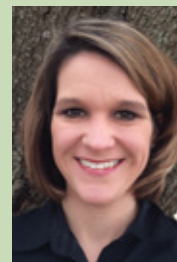
Dennis Busby has been hired as loan officer in the Enterprise branch. Dennis comes to Alabama Ag Credit after more than seven years as the ag science teacher at Kinston High School, where he was heavily involved as the FFA chapter advisor.

An Auburn University graduate in agricultural business and economics, Dennis also owns and operates KD Farms, where he manages a Katahdin sheep flock, a small brood-cow herd and four pullet houses contracted with Wayne Farms. A Kinston native, Dennis and his wife, Kelsey, have one son, Case, and at press time were expecting a little girl in May.



Micah Garrett recently was hired as relationship manager in the Dothan branch. He is from the Banks area in Pike County, where he and his brother have a cattle operation. Micah also comes from a family of farmers — both his father and grandfather

farmed cattle and row crops. Micah graduated from Troy University with a degree in finance. He has a strong and successful background in lending and finance, and he looks forward to helping Alabama Ag Credit continue to provide excellent service and products to our customers.



Pamela Sikes has been hired as a credit analyst in the Enterprise branch. Pamela comes to Alabama Ag Credit after more than four years with the USDA Farm Service Agency as a farm loan officer. A Troy University graduate in business/finance, Pamela

now lives in Enterprise, where she and her husband, Lee, reside with their daughter, LesLee.