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(334) 289-0137

Dothan

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

Enterprise

1010 Boll Weevil Circle
Enterprise, AL 36330
(334) 347-6954

Gulf Coast

9810 Timber Circle
Spanish Fort, AL 36527
(251) 626-2929

Monroeville

87 North Mount Pleasant Avenue
Monroeville, AL 36460
(251) 743-2865

Montgomery

7602 Halcyon Summit Drive
Montgomery, AL 36117
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Opelika

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

Selma

420 Broad Street, Suite A
Selma, AL 36701
(334) 874-7437

Tuscaloosa

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



Rural Living Isn't Just a Dream

A dear friend once asked me why I held a rural lifestyle in such a high regard. He was very sincere, too, because he had grown up and lived in an urban area all his life.

In the discussion that followed, I found myself describing a life where people support and rely on each other, where you know your neighbors even if they live three miles away, and where the entire town turns out to bring food to a church or high school banquet. My own words were demonstrating a deeply held passion

for rural living — a passion I know many of you hold dear, too.

The fact is that years ago, nearly everyone in Alabama made a living from farming or ranching and lived in the country. The life I described to my friend was reality for most Alabamians at one time. Today, it is somewhat different, as we see a movement to urban centers just like in the rest of the country. But, you don't have to be a full-time farmer to enjoy your children in a small town or watch wildlife at sunrise. No, today Alabama Ag Credit puts the rural lifestyle within reach for people from all walks of life.

Part of our mission is to help rural communities thrive. Our team of employees understands rural property in Alabama and puts our expertise to work for you when you want to buy or build a home in the country.

After you have chosen your property, we can finance the home and acreage with one loan, saving you time and money. Or, we can finance the land purchase now and make a construction loan for your permanent or weekend home at a later time of your choosing. Once you have settled in, you will not need to go anywhere else, as we can finance home renovations and help build your barns, fences and ponds.

At Alabama Ag Credit, we know why you want make your home or life in the country, and our employees and competitive loan products can help make that possible for you. If you have friends who are interested in a rural home, send them our way. Living a rural lifestyle no longer has to be just a dream for anyone. It can become your passion just like it is ours.

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

Douglas Thiessen
President/Chief Executive Officer

A Suitcase of Hopes and a Backpack of Dreams



Jason Abrams, Alabama Ag Credit's Demopolis branch manager, left, visits with J.R. Rivas at his lodge, Shack 33.

Imagine a 19-year-old from Honduras, fresh out of five years of military service, weighed down with the sadness of having lost a family member to drugs and longing for something more. For J.R. Rivas, this was reality.

So in 1989 he struck out for the land of opportunity — the United States of America — with a suitcase of hopes, a backpack of dreams and barely a penny to his name.

Nearly 30 years later, Rivas tells his story from the den of his brand-new lodge, named Shack 33, which overlooks more than 1,200 acres of world-class hunting and fishing land.

As Rivas speaks about the hard work it took to overcome life's obstacles, he expresses gratitude for the folks who helped him achieve his aspirations.

"Along the line there have always been people who are not necessarily family, just people I came in contact with who saw

the eagerness I had to progress and to continue to fight for a better future," Rivas says before getting too far into his story. "It's those people I am so grateful for. They gave me opportunity."

A Nickel a Ball

It's been a long road since Rivas earned his first paycheck in the U.S. — \$85 for retrieving 1,700 golf balls at a nickel apiece in Marrero, La. After paying \$50 for rent and \$25 for transportation, he was left with only \$10 to feed himself.

Longing for a better life, eventually Rivas packed his backpack and headed east to Mississippi, where

he met an "interesting guy." He describes Police Chief Ray Murphy as a mentor who opened many doors.

Remembering his roots and the pain of loss, Rivas was passionate about law enforcement, especially when related to narcotics. Thanks to Murphy, he worked undercover for 10 months building cases with the Immigration and Naturalization Service for the U.S. Customs Service. He even turned down \$12,000 in payment because he had a greater vision in mind.

"They asked what I wanted for my service, and I said United States citizenship," Rivas says simply. "I wanted a career in law enforcement, but I couldn't pursue that without citizenship."

And that's exactly what he got. Shortly thereafter, he was sworn in as an American citizen and on his way to a career in law enforcement.

That dream quickly took him to Washington, D.C., where he worked for

the Metropolitan Police Department. But Rivas felt a call to head back south, and landed in Laurel, Miss., where he signed with the Mississippi Bureau of Narcotics as an undercover agent.

How to Make Ends Meet

Rivas was still working in law enforcement when he settled in Alabama and confronted another obstacle.

"I wasn't making ends meet," he says. Yet with that same determined spirit that brought him to the U.S., earned him citizenship and gained him a career in law enforcement, Rivas made plans to overcome.

"That's why I started my business — just to provide the money I needed to cover my expenses," he said. "There was a point in my life when I couldn't make the mortgage payment, buy groceries and pay the utility bills at the same time."

He started the lawn care service Personal Touch as a sideline, and after 10 months realized he was making more money in lawn care than law enforcement. He decided to fully engage in Personal Touch and focus on making his business grow.

As his customer base grew, so did the demand for new types of work, and he expanded from landscaping and lawn care into tree trimming and planting. Recognizing the opportunity for more commercial work, Rivas sold the lawn-care portion of his business and invested in equipment that would allow him to apply herbicide and clear brush for energy companies such as Alabama Power, Georgia Power, Progress Energy, Duke Energy and Gulf Power.

Initially he worked as a subcontractor, but it wasn't long before one energy company noticed his hard work and asked him to become a general contractor. Despite the opportunity for profit and advancement, Rivas felt committed to a gentleman's agreement he had already made, and waited a year and a half before accepting a new contract.

“I wanted to keep my word to another company, and so I did,” he explains simply.

A Booming Business

Once he had honored his agreement, Rivas earned his general contractor’s license and became a sole contractor under Alabama Power for herbicide application. From there he took on even bigger projects, such as mechanical tree trimming to remove branches that were encroaching on rights-of-way.

As his business grew, so did the need to entertain clients. Rivas recalls spending 44 to 52 days a year taking customers on excursions, almost all of which were outdoors. Recognizing that he wouldn’t have to travel so often if he brought the clients to him, he purchased his hunting paradise in Marengo County in 2012. The next year, he built his first lodge at Soggy Bottom.

With the help of Alabama Ag Credit, Rivas purchased additional acreage in 2015 and built a second lodge in early 2017. He had initially intended to put a shooting house atop the sloping terrain, but when the land was cleared, revealing breathtaking views, he decided this would be the home of Shack 33.

Guests of Soggy Bottom can spend their days hunting quail, chukar, pheasant, duck and other wildlife,

or fishing in a 20-acre lake fully stocked with F1 bass and brim.

Starting this year, the property will offer fishing on a fully

stocked 24-acre lake, too. And if fowl and fish aren’t for you, the property also boasts white-tailed deer hunts with bucks ranging from class 150 to class 385.

Holding Firmly to His Passions

Despite the demands of his growing business and property, Rivas hasn’t forgotten his first calling and passions.



The fishing is good on J.R. Rivas’ Marengo County property.

Four years ago, he was sponsored by Clarke County Sheriff Ray Norris to attend the police academy, where he received his Peace Officer Standards and Training (POST) certification. Presently he specializes in drug interdiction at the 17th Judicial Circuit Drug Task Force, which obstructs drug cartels in the U.S. by intercepting major loads of narcotics and other contraband.

Partnering with people and organizations that give back is of utmost importance to Rivas too. In fact, shortly after he’d visited with Alabama Ag Credit Demopolis branch manager Jason Abrams about the

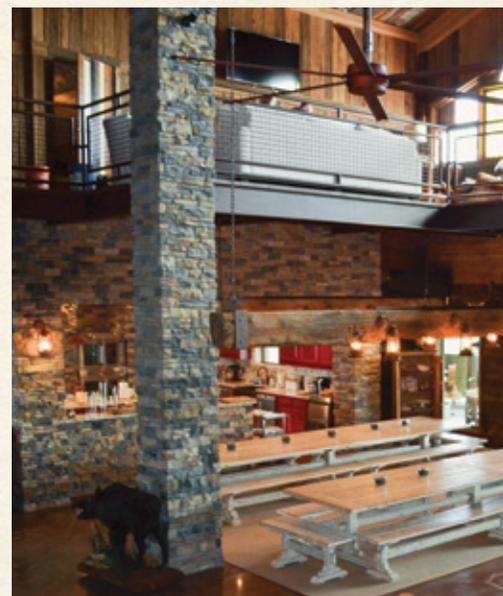
possibility of expanding his property, Rivas asked Abrams if he was interested in partnering on a project

called Kidz Outdoors, which provides opportunities for children with special needs to hunt, fish and spend time outside.

“What captured me about Jason was that when I asked him about the project, he didn’t hesitate to help,” Rivas says. “And he’s already committed to this year’s [Kidz Outdoors] event.”

If anyone understands the difference it can make to reach out and give someone a hand, it’s Rivas.

“I like to partner with people who are aren’t afraid to work hard and who are willing to give back to the community,” he says. “I know that I’ve been helped before in many ways, and if I leave any legacy behind, it’s to be remembered as a person who came from a third-world country, was given an opportunity and is now giving back.”



Interior of J.R. Rivas’ Shack 33 lodge

ALABAMA AG CREDIT RETURNS \$7.8 MILLION IN PATRONAGE TO BORROWERS

It's rare for lenders to return profits to their borrowers. But Alabama Ag Credit isn't your typical lender.

True to its cooperative principles, Alabama Ag Credit recently distributed \$7.8 million in patronage to stockholders, effectively lowering their overall cost of borrowing — a big reason to do business with Alabama Ag Credit!

The patronage payment, which was distributed as cash in March, was based on your lending co-op's strong earnings in 2016.

"We're proud of our association's strong financial results. In 2016 loan volume grew, credit quality continued to improve and our earnings and capital remained solid," said James L. Bassett, chairman of the Alabama Ag Credit Board of Directors. "This financial strength allows us to return a record patronage to our borrowers — one of the greatest ways we leverage our cooperative principles."

As a member of the nationwide Farm Credit System, Alabama Ag Credit has a long history of sharing earnings with its customers. The co-op has returned more than \$58 million in cash to its borrowers since 2006.

Patronage is a cornerstone of the cooperative business model. When we have a good year, the board of directors decides how much of the association's earnings to hold as capital to manage risk or to fund growth. Then we share the remainder in the form of a patronage refund to our owners.

The size of your individual patronage payment is based on the amount of business you transact with the association.

Tell your friends and neighbors about Alabama Ag Credit's patronage program. Patronage refunds are a distinct benefit of financing with our cooperative.

NEW HIRE Ginger Willcoxon



Alabama Ag Credit recently welcomed Ginger Willcoxon as accountant II in the administrative office. Ginger is a certified public accountant with extensive financial and accounting experience in commercial banking, public accounting and her family businesses. Originally from Tuscaloosa, Ala., Ginger has lived in Montgomery for many years. She and her husband, Lee, have two grown children.

WE'RE SENDING MONEY BACK TO YOU.

