



www.AlabamaFarmCredit.com

*Your rural lending partner since 1917.*

**Administrative Office**

Phone: (256) 737-7128  
Toll Free: (877) 681-6087

**Albertville Branch**

*Counties Served: Cherokee, DeKalb, Etowah and Marshall*  
Phone: (256) 878-2631  
Toll Free: (888) 305-0093

**Athens Branch**

*Counties Served: Jackson, Limestone and Madison*  
Phone: (256) 232-0344  
Toll Free: (888) 305-0091

**Cullman Branch**


*Counties Served: Blount, Cullman, Jefferson, Morgan, Walker and Winston*  
Phone: (256) 734-0132  
Toll Free: (888) 305-0074

**Talladega Branch**

*Counties Served: Calhoun, Clay, Cleburne, Randolph, Shelby, St. Clair and Talladega*  
Phone: (256) 362-0507  
Toll Free: (888) 305-0098

**Tuscumbia Branch**

*Counties Served: Colbert, Fayette, Franklin, Lamar, Lauderdale, Lawrence and Marion*  
Phone: (256) 381-5512  
Toll Free: (888) 305-0081

Part of the Farm Credit System 

## Looking Back, Moving Forward

Alabama Farm Credit has celebrated the 100th anniversary of the Farm Credit System this past year with great pride. Few businesses reach the century milestone, but Farm Credit has flourished as we have pursued our mission of supporting agriculture and rural communities.

The best part of the centennial year, though, has been the opportunity to celebrate with our member-owners and reminisce about the way agriculture and Farm Credit have changed over the century. It's been a wonderful trip down memory lane, as borrowers have shared their experiences and memorabilia. From stories of hard times when Farm Credit stood by them and their ancestors to opportunities for financing that couldn't be found elsewhere, a picture emerges of relationships that extend beyond business.

Indeed, we at Alabama Farm Credit often refer to members, board and staff as a Farm Credit family. Living and working in the communities we serve establishes strong bonds and long-lasting friendships.

As you will read on page 5 of this supplement, our association was proud to celebrate the centennial with our borrowers and communities across our 27-county territory.

Farm Credit has evolved over the past century to keep pace with the dramatic changes that have occurred in agriculture. While we can't predict what the next 100 years will bring, we can guess that there will be up-and-down cycles and an even greater need for a dependable source of agricultural credit.

Alabama Farm Credit will continue to be that steady lender. As a cooperative, we operate in the best interests of our member-owners, and with our reliable source of funds and our agricultural financing expertise, we will always strive to help our borrowers succeed.

Alabama Farm Credit is honored to have helped generations of families start and grow their ag operations and to make their homes in the country. We look forward to helping you and future generations to do the same.



K. Ben Gore  
Chief Executive Officer



Like our Facebook page to keep up with all of the agriculture events involving Alabama Farm Credit!

# Service Never Goes Out of Style at Roanoke Feed Store

Contributor: Weston Sims, AU 2016 Living Democracy student

In the quaint town of Roanoke, Ala., you will discover M.L. Awbrey Supply Store, the oldest continuously operated family-owned supply store south of the Mason Dixon Line.

Owned and operated by Pat Awbrey, the store sells goods such as feed and seed, flowers, hardware, equipment, clothes and household items. Founded in 1909 by his grandfather, the store has stood the test of time and the challenges of big box stores. First handed down to Pat's father, then to Pat and a sibling, the store is now owned solely by Pat, who keeps it running with about seven employees, plus seasonal workers during the busy spring and summer.

The store began in the country before moving to its current location at 1038 Main St. in downtown Roanoke in 1909. In addition to the feed business, Pat's grandfather had a saw mill, cotton gin and grist mill, all of which depended on a hydraulic ram pump that sent water 50-60 feet up the mountain. More than a century later, modern technology has made it much easier to do business.

The secret to the store's longevity is customer service and diversified products and services. From the moment you walk in, you know that you are important to Awbrey's Supply Store. Employees quickly greet you, offering personal service and quality products.

Like Awbrey's, Alabama Farm Credit has stayed successful for a century and is working harder than ever to help customers in the agriculture industry ensure the success of their own farms and businesses.

"We are celebrating Farm Credit's centennial because of borrowers like Pat Awbrey," says Jim Tollison, Alabama Farm Credit's Talladega branch manager.



Feed store owner Pat Awbrey, center, with Alabama Farm Credit's Jim Tollison, left, and Andrew Pinyan

"The store has evolved as the area and agricultural industry have changed, while maintaining real knowledge regarding their products.

"In many places you ask a sales person about a product, and they have no firsthand knowledge and begin to read the label or just shrug. With Pat Awbrey, you get someone who truly knows his business, whether it is weed control on the farm or flowers and fruit trees for the yard."

Pat knew Jim's father in the 1970s, and says

he enjoys continuing to do business with a familiar name.

"Jim and I are both Auburn grads and fans, and that means a lot to me," Pat says. "I love doing business within the Auburn family, and Jim epitomizes that. He always does what he promises, but if he can't accommodate he just tells me. He doesn't beat around the bush or say that he has to check with his boss. I like that, and I recommend Jim and Alabama Farm Credit with the utmost confidence."

## Tuscumbia Branch Manager Visits Wall Street, Nation's Capital in Leadership Program

The funds that Alabama Farm Credit lends to farmers and ranchers follow a unique path. This past summer, Heath Davis met some of the bond dealers, financial experts and policymakers responsible for the smooth and continuous flow of funds from Wall Street to your farm or ranch when he participated in the Farm Credit Association Leadership Program. Davis is vice president and branch manager of Alabama Farm Credit's Tuscumbia office.

Hosted by the Farm Credit Bank of Texas, the annual leadership program takes Farm Credit employees to financial and policy organizations in the New York City area and Washington, D.C., for four days.

This year's program was extra special for participants because it coincided with Farm Credit 100 Week, a celebration of the Farm Credit System centennial in Washington, D.C. The events included a congressional reception at the Library of Congress featuring Farm Credit customers' products, and visits with five senators, 10 congressmen and several congressional staff members.



*Farm Credit employees visited Washington, D.C., and New York City, in the background, during the Association Leadership Program in July. Heath Davis is fourth from left.*

# ALABAMA FARM CREDIT HOSTS SIX Customer Appreciation Dinners

In what has now become an Alabama Farm Credit tradition, we were delighted to once again host special dinners with our members as our guests of honor. It is wonderful to be able to give back a little thank-you to all of our Alabama Farm Credit borrowers!

All five of our branch offices held customer appreciation dinners in their areas this year. We enjoyed spending time with you all, and were excited to give away door prizes. It is because of YOU the borrowers that our business is successful, and we are honored to have you as part of our Farm Credit family.

Thanks to all of those who attended, and we look forward to seeing everyone again next year!

## **TALLADEGA:**

**May 8 at Classic on Noble**

## **ALBERTVILLE:**

**July 12 and 14 at Four Oakes Farms**

## **CULLMAN:**

**July 15 at Top of the Town**

## **TUSCUMBIA:**

**Oct. 13 at Joe Wheeler State Park**

## **ATHENS:**

**Oct. 15 at Tate Farms**



*Cullman*



*The Walker family wins the door prize at the Cullman dinner. The six-member family is pictured with Alabama Farm Credit employees Barrett Walls, left, Amanda Stanton, second from left, and Chuck Roberts, far right.*



*Albertville*



*Denise Barrett and Arne Valentine accept their door prize at the Albertville dinner. Congratulating them are Alabama Farm Credit staff members Lindsey Goodwin, left, and Greg Copeland, right.*

## HAPPY 100TH BIRTHDAY TO FARM CREDIT!

In July, when our offices celebrated Farm Credit's centennial, we decided to share the party with our borrowers and got creative!

Our Cullman and Albertville branches invited customers for "Grillin' and Chillin'", where they enjoyed burgers and good company. The Tusculumbia branch office hosted an open house, inviting customers to come in for a visit and refreshments. And the Athens and Talladega offices delivered cookies and doughnuts to local businesses, police officers and community service groups, as well as served goodies at the branch offices for customers.

Thank you to all who helped us celebrate this historic milestone!



# NEW HOPE COUPLE ATTENDS ANNUAL CO-OP CONFERENCE

The Alabama Council of Cooperatives hosted its 41st annual Co-op Couples Conference July 18-20 at the Hampton Inn and Suites in Orange Beach.

The conference offers group discussions and education on the impact of cooperatives in the community and on everyday life. It also hosts social activities that allow participants to get to know each other and make connections.

Alabama Farm Credit was pleased to sponsor members Trey and Collyn Mann of New Hope, in Madison County, Ala.

*Trey and Collyn Mann*



*The Alabama Council of Cooperatives Board of Directors poses for a photo during the couples conference. At far right is Alabama Farm Credit's Athens branch manager, Jason B. Thomas, council vice president.*

# STAFF NEWS

## RETIREMENT



*Kay Mann with her husband, Charles, at her retirement party*

**Kay Mann** retired on July 31 after 40 years of service in Farm Credit.

The outgoing vice president/loan operations manager in the administration office said she saw many changes over her long career.

“When I started there were no computers, only typewriters,” Kay said of her time at Alabama Farm Credit. “We were so excited when we got our first computers, and the main one took up a whole room!”

Over the years, she wore many hats and was a pivotal member of the Alabama Farm Credit family. Her wisdom and contagious laugh will be greatly missed.

“Kay was always a person you could count on to get the job done,” said Ben Gore, Alabama Farm Credit CEO and president. “She has been part of many changes over the years as we became a full-service lender. Kay’s knowledge of loan operations proved invaluable in the association accomplishing its goals. All the while, she maintained a positive attitude and kept the best interest of the association first.

“On behalf of all the association directors and employees, we wish her the best in her retirement.”

Kay and her husband, Charles, look forward to traveling and spending time with their grandchildren, who are both under 2 years old. Their son and daughter-in-law, David and Holly Mann, have a daughter, Emmy, and their daughter and son-in-law, Melinda and Tim Smith, have a son, Lucas.

## PROMOTION



**Kim Smith** recently was promoted to loan operations manager with the administration office. Kim has been with the association for 11 years, most recently as a loan accounts/credit support specialist in the Albertville branch office. She has a bachelor’s degree in business management from Athens State University. She and her husband, Scott, have two sons, Matt, 27, and Cody, 23. We appreciate Kim’s hard work and dedication, and are confident she will do well in this position.

## NEW HIRES



**Tonya Calhoun** has been hired as a new administrative assistant in our Tuscumbia branch. Tonya has worked in finance for the past 15 years assisting customers with their financial needs. She is originally from Hatton, Ala., and attends Northwest-Shoals Community College. Tonya and her husband, Chris, have four children — sons Brennon, 18, and Brayson, 10, and daughters Ada Grace, 10, and Addie, 8. The Calhouns reside in the Mount Hope area, where they stay busy with travel ball, hunting, fishing and horseback riding.



**Kacie Eason** has joined the association as a part-time loan accounting clerk in our administration office. Kacie was born and raised in Cullman County, where she met her husband, Ryan. They were married in 2015, and soon purchased a cattle farm near Winston County. Kacie recently earned a bachelor’s degree in accounting from Athens State University. She has been in commercial banking since 2012, and is a former accounting intern with our administration office. We are excited to have Kacie back with us!



**Andrew Pinyan** has joined our Talladega branch as a loan officer trainee. Andrew is from Auburn, Ala., where he was actively involved in 4-H and FFA. Those organizations, coupled with working on a small cattle operation, helped his love for agriculture to grow and taught him about hard work and dedication. Andrew graduated from Auburn

University with a bachelor's degree in agricultural business and economics in May, and is a former intern at Alabama Farm Credit's Cullman branch. We are happy to have him back!



**Amanda Simpson** has rejoined the Alabama Farm Credit family as a part-time loan officer in our Albertville branch. Amanda grew up on a cattle, poultry and row-crop farm in DeKalb County, and graduated from Auburn University in 2001 with a bachelor's degree in poultry science and a minor in agriculture business and economics.

She and her husband, Clifton, have two children, Colton, 6, and Macie, 4. Amanda served as a loan officer with Alabama Farm Credit for nine years, and we are happy to welcome her back!

## BIRTH ANNOUNCEMENTS

**Mary Catherine Goodwin** and her husband, Tory, have a new son, Hudson Drake, born on May 27. Mary Catherine is a loan officer trainee in the Albertville office. Hudson joins big brother Dawson.

**Barrett Walls** and his wife, Lauren, welcomed the birth of their daughter, Emileigh Claire, on April 19. Barrett is the branch manager at the Cullman office. Emileigh has a big brother, John.



## Holiday Schedule

### Thanksgiving

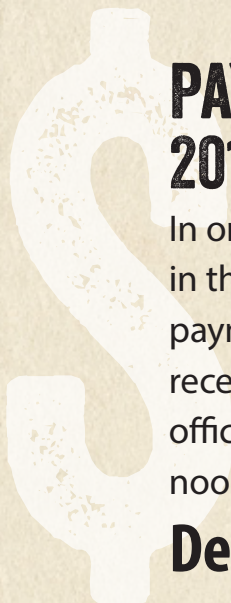
Thursday and Friday,  
Nov. 24 and 25

### Christmas

Monday, Dec. 26

### New Year's Day

Monday, Jan. 2



## PAYMENT FOR 2016 TAX YEAR

In order to be counted in the 2016 tax year, payments must be received in the branch offices no later than noon on Friday,

**Dec. 30, 2016.**