

The mission of Great Plains Ag Credit is to provide a dependable source of financing and related services to the area's agricultural producers.



Spread the Co-op Word

If you grew up in the country, you've probably been aware of co-ops since you were a youngster. In many rural communities, we buy our farm and garden inputs from a farm supply cooperative, receive our power from an electric co-op, and sell our cotton or grain to a cooperative.

There is a simple reason that cooperatives are prevalent in rural America: Farmers, ranchers and small-town residents figured out a long time ago that they were more likely to achieve their economic goals by working together through cooperation than by relying on a large corporation headquartered in a far-off place that didn't have their best interests at heart.

That's essentially why Great Plains Ag Credit was started in 1934, and why the Farm Credit System, of which we're a part, remains the largest source of rural financing in the nation.

Still, not everybody is familiar with the benefits of doing business with a cooperative. And that's where you can help.

Tell your friends and relatives about the cooperative business model. Explain how your Farm Credit lender is locally owned and operated, how you get to vote for the board members, and how the cooperative's employees are experts in rural financing. Most important, explain how Great Plains Ag Credit provides value for membership by returning earnings to customers when it does well.

You'll be doing your friends a favor, and helping yourself too. The more creditworthy customers we have, the better Great Plains will perform, and the greater our return to you will be.

Tim McDonald
Chief Executive Officer



Part of the Farm Credit System

Practicing the Seventh Co-op Principle: Concern for Community

All around the world, cooperatives operate according to the same core principles and values, defined as the Seven Cooperative Principles. It is their adherence to these principles that makes co-ops different from other forms of business.

The Seventh Co-op Principle — concern for community — guides Great Plains Ag Credit's relationship with our neighbors, our environment and the world in which we live.

Following are some of the ways we practice the seventh principle and show our concern for our community.

Great Plains Project HeartSafe

This award-winning project has placed more than 150 life-saving devices in the hands of first responders — law enforcement, volunteer EMS and fire departments, school districts, local businesses, organizations and individuals since its inception. See GreatPlainsAgCredit.com/HeartSafe for more information.

• Gruver ISD

In 2012, the Great Plains Project HeartSafe committee donated automated external defibrillators (AEDs) to several rural school districts within the Great Plains territory. Most recently, units were donated to Silverton, Spearman, Amarillo, Highland Park and Gruver.

• Phelps-Martin Award

Great Plains Ag Credit received the Phelps-Martin Award for Community Service in 2010. The national award is named after two former Farm Credit Administration employees who were noted for their commitment to serving agriculture and rural communities. Great Plains was honored for its work on Project HeartSafe.

Supporting Youth in Agriculture

In 2012, Great Plains contributed a total of \$17,000 in seed money to the concessions at multiple stock shows within our

chartered territory, and we plan to do so again in 2013.

• Stock Show Chairs

Tyler Randolph and Brittany Borden were brand-new employees with Great Plains Ag Credit when they approached management about getting involved with supporting youth in agriculture. As co-chairs for the project, they researched how best to benefit the greatest number of youth with our dollars. It should be no surprise to anyone that both of these self-starters grew up with FFA and 4-H projects of their own.

Matching Donations and Volunteer Leave

Employees and directors of Great Plains Ag Credit have the opportunity to increase their generous community involvement through matching financial donations from the cooperative. Matching donations are limited to programs whose activities address needs in the 20 counties that make up the Great Plains Ag Credit territory.

Full-time employees with Great Plains Ag Credit also have the opportunity to dedicate up to eight hours per year to assist an eligible charity or participate in an approved activity without using annual leave.

• 24 Hours in the Canyon

Casey Cook is vice president and loan officer in the Amarillo branch office. He's a dad and a husband and, among other duties in his busy life, he's been a volunteer with 24 Hours in the Canyon since 2006. This fundraiser for the patients of the Harrington Cancer Center is the only simultaneous 24-hour mountain bike and road bike event in the country. This year, Casey used volunteer leave from his job to work at this event. See www.24hoursinthecanyon.org for more information.



24 Hours in the Canyon



Bill Wood, superintendent for the Silverton school district, accepts an AED from Harriett Burleson, assistant vice president in Great Plains' Plainview office.



Stock Show Chairs Tyler Randolph and Brittany Borden



Great Plains received a Phelps-Martin Award for Community Service in 2010.

Texas Grain Producers Will Vote on Self-Insurance Fund This Fall

Eligible grain producers can now cast ballots on a referendum that would establish an indemnity fund to help protect the state's growers when a financial failure prevents grain buyers from paying for sold/contracted grain or delivering unsold grain. The referendum voting period will begin Nov. 19 and end Dec. 7. Ballots must be postmarked on or before Dec. 7. Producers will be able to obtain a ballot from their county Texas A&M AgriLife Extension office.

To be eligible to vote in the referendum, producers must

- be the owner of a farm on which grain (corn, sorghum, wheat and/or soybeans) is produced; or
- be the owner's tenant or sharecropper engaged in the business of producing grain or causing grain to be produced for commercial purposes; and
- have sold grain in the 36 months preceding Dec. 7, 2012.

Earlier this year, the Farm Credit Bank of Texas and 11 local Farm Credit lending cooperatives in Texas, including Great Plains Ag Credit, committed more than \$32,000 to help promote and conduct the referendum.

For more information about the referendum and the Texas Grain Producer Indemnity Board, visit www.TexasGrainIndemnity.org.



Buying Farm Equipment?

Ask About a Loan or Lease from Great Plains Ag Credit



If you're planning to purchase farm or ranch equipment this fall or winter, Great Plains Ag Credit can help.

The association offers competitive interest rates and advance rates for both new and used machinery and equipment. Depending on your financing needs, we can accomplish this through a loan or a lease.

Great Plains Ag Credit can finance planting and harvesting equipment, such as cotton strippers and combines; rakes and hay balers; grain carts; irrigation equipment; and tractors of every size, from garden tractors on up. We also finance trucks and ATVs for farm and ranch use.

New equipment purchases are typically financed for five to seven years. Used equipment loans generally range from two to five years.

Leases can be structured on either a capital or operating lease with a variety of residual options to fit your needs.

Great Plains Ag Credit has the expertise and capacity to finance all of your agricultural business, whether you need operating capital, equipment financing, an intermediate-term loan or rural real estate financing. Make Great Plains Ag Credit your full-service lender.

For more information, call or stop by your local branch office or visit www.greatplainsagcredit.com.

New Faces at Great Plains

We love the excitement that comes from working with new people. Here is your introduction to those who joined us recently:



Myles Frische is a new director on the Great Plains Ag Credit board. A farmer and rancher in the High Plains area, he and his wife, Sheryl, live in Dumas. His operation consists of irrigated seed production, corn, wheat and cotton; dry-land wheat and cotton; cattle grazing and a grow yard; plus a full-service commercial fertilizer sales and application business.

Member service on the Great Plains Ag Credit board is an element of our cooperative structure. We appreciate the time that all of our board members devote to their board duties.



Mike Reemtsma came to the Dumas office of Great Plains in July from Iowa. He and his wife, Joni, have two little girls, Ava, 4, and Emma Lee, who was born in late August. They are living in Dumas. An experienced ag lender, Mike has a bachelor's degree in business administration, with a minor in accounting.



Haley Shelton started as insurance administrative assistant on June 1. She is a Clarendon, Texas, native, and a recent graduate of West Texas A&M University, with a bachelor's degree in marketing. She and her husband, Taylor, live in Amarillo.



Jaimie Saylor is the new administrative assistant at the Muleshoe office of Great Plains Ag Insurance. A native of Colorado, she graduated from Lubbock Christian University in 2011. Jaimie enjoys snow skiing and flying with her husband, Jordan, who is a pilot, and she is a huge Rangers baseball fan.



Taos Weldon is the newest member of our credit analysis team. He and his wife, Marcy, are both from the area and have two children — William, 4, and Harper, 2. Taos holds a bachelor of business administration degree from West Texas A&M University. He is also a pilot and a flight instructor.