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your local Louisiana Land  
Bank branch office.



Part of the Farm Credit System

LouisianaLandBank.com

## The Country Is Where We're Most at Home

Here at Louisiana Land Bank, part of our mission is to help rural communities thrive. In fact, the need for dependable credit in rural areas is why Farm Credit got its start a century ago. At the end of 2016, Farm Credit's centennial year, Louisiana Land Bank had over \$724 million in loans for rural property, agricultural operations, agribusinesses and rural homes.

In the early days, nearly everyone in rural Louisiana made a living from farming or ranching. But you don't have to be a full-time farmer to enjoy rearing your children in a small town or retiring where you can watch wildlife at sunrise. Today our lending cooperative puts the rural lifestyle within reach for people from all walks of life.

We understand rural property in Louisiana, and put our expertise to work for you when you want to buy or build a home in the country. Whether your goal is to find the right property, or make improvements on property you already own, our knowledgeable loan officers can point you in the right direction.

After you've chosen your property, we can finance the home and acreage with one loan, saving you time and money. We can even finance raw land and make a construction loan when you're ready, or we can help you build a temporary or weekend home.

Once you're settled in, you don't need to go anywhere else to finance livestock, farm equipment, operating expenses and improvements — from home renovations to fences, barns and ponds.

Louisiana Land Bank understands why you make your home in the country, because we wouldn't want to be anywhere else, either. If you have friends who are ready to finance a rural home, send them our way. We'll be happy to help them become members of our cooperative and our community.

A handwritten signature in black ink that reads "F. Stephen Austin".

F. Stephen Austin  
Chief Executive Officer



### Administrative

P.O. Box 4806 (71211)  
2413 Tower Drive  
Monroe, LA 71201  
(318) 387-7535  
(318) 388-3023 fax

### Alexandria

P.O. Box 7578 (71306)  
3640 Bayou Rapides Road  
Alexandria, LA 71303  
(318) 442-8896  
(318) 442-8898 fax

### Arcadia

P.O. Box 450  
594 Gap Farm Road, Suite A  
Arcadia, LA 71001  
(318) 263-2265  
(318) 263-9191 fax

### Crowley

P.O. Box 1857 (70527)  
408 N. Parkerson Ave., Suite A  
Crowley, LA 70526  
(337) 783-0466  
(337) 783-0540 fax

### Hammond

P.O. Box 37 (70404)  
810 C.M. Fagan Drive, Suite B  
Hammond, LA 70403  
(985) 542-1142  
(985) 542-1107 fax

### Monroe

P.O. Box 4875 (71211)  
2411 Tower Drive  
Monroe, LA 71201  
(318) 387-0636  
(318) 387-3689 fax

### Opelousas

P.O. Box 432 (70571)  
5073 I-49 South Service Road  
Opelousas, LA 70570  
(337) 942-1461  
(337) 942-1103 fax

### Port Allen

P.O. Box 1208  
3517 Hwy. 1 South  
Port Allen, LA 70767  
(225) 749-3522  
(225) 749-8888 fax

### Shreveport

P.O. Box 5009 (71135)  
2137 E. Bert Kouns Ind. Loop  
Shreveport, LA 71105  
(318) 524-2900  
(318) 524-2904 fax

### Tallulah

P.O. Box 448 (71284)  
801 Johnson St.  
Tallulah, LA 71282  
(318) 574-5800  
(318) 574-4251 fax

### Winnsboro

P.O. Box 518  
4255 Front St.  
Winnsboro, LA 71295  
(318) 435-5308  
(318) 435-7406 fax



Patronage is one of the biggest benefits of doing business with a cooperative. In April the Louisiana Land Bank Board of Directors and CEO Stephen Austin, second from left on the back row, returned the majority of the cooperative's 2016 earnings to our borrowers.

## Louisiana Land Bank Returns \$6.5 Million in Patronage to Borrowers

It's rare for lenders to return interest payments to their borrowers. But Louisiana Land Bank is not a typical lender.

True to our cooperative principles, Louisiana Land Bank recently distributed \$6.5 million in patronage to stockholders, effectively returning a portion of the interest that borrowers paid on their loans last year.

Based on our strong financial results, in April we distributed 60.6 percent of the co-op's 2016 net income to our customers in cash.

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 a capital cushion 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 interest income your loan generated for the association.

Patronage refunds are a distinct benefit of financing with our cooperative, so tell your friends and neighbors about Louisiana Land Bank's patronage program.

## Doctoral Student Will Continue Rice Research With Help of Scholarship

Louisiana Land Bank congratulates Lina Bernaola, an entomology doctoral student at Louisiana State University who received one of our scholarships. The Lima, Peru, native is researching pest management in rice.

Bernaola accepted her scholarship this spring at the Louisiana Technical and Management Conference in Marksville, La. The event was sponsored by the Louisiana Agricultural Consultants Association.



Louisiana Land Bank board member Grady Coburn, right, presented Lina Bernaola with a scholarship on behalf of the association.

## District Livestock Show Expresses Thanks

The Northeast Louisiana District Livestock Show thanked Louisiana Land Bank for its corporate sponsorship during a ceremony at the 76th annual show in February. Two staff members from our Tallulah branch — Josh Payne, vice president and branch manager, and Dustin Parker, loan officer associate — accepted a plaque in Delhi, La.



Josh Payne, second from right, and Dustin Parker, far right, of the Tallulah branch office accepted a plaque on behalf of Louisiana Land Bank at the Northeast Louisiana District Livestock Show.

## Youths Go to State Fair, Come Home Champions

Louisiana Land Bank's Shreveport staff was proud to join Louisiana Agriculture and Forestry Commissioner Mike Strain in congratulating winners at the 2016 State Fair of Louisiana Junior Livestock Show in Shreveport.



On the second row from left to right, Ag Commissioner Mike Strain and Louisiana Land Bank employees Tammy Ogrinc, Jon Fielder, David Ogletree and Bubba Fuller congratulate Grayson Williams on his grand champion broiler at the 2016 State Fair of Louisiana Junior Livestock Show.



# Dinners Are Opportunity to Show Our Appreciation for Our Customers

Each year at Louisiana Land Bank, we look forward to hosting customer appreciation dinners where we can share fellowship with our local borrowers.

The events give us an opportunity to get to know you one-on-one and express our thanks for financing with us.

Here are some photos and details from this year's dinners:

**Alexandria** customers caught up on the latest association news during presentations at their local dinner.

The **Arcadia** customer appreciation dinner included a speech by Louisiana Land Bank CEO Stephen Austin and thank-you gifts for several lucky borrowers.

At the dinner in **Crowley**, Austin presented Alan and Carey Lawson, left, with a framed print from Landscapes magazine's Winter 2016 issue, which featured their family.

The **Hammond** dinner featured fresh local strawberries and plenty of good conversation.

The service never stops in **Monroe, Tallulah and Winnsboro**, where even the iced tea was provided by our staff at the customer appreciation dinner.

**Opelousas** customers enjoyed a meal at the Steamboat Warehouse Restaurant, located in a nearly 200-year-old building on the banks of Bayou Courtableau in Washington.

**Shreveport** Branch Manager Jon Fielder, left, and Vice President of Lending James "Bubba" Fuller, right, swapped stories with Sonny Stinson of Gilliam, La., who served on the Louisiana Land Bank's board for several decades.



Alexandria



Arcadia



Crowley



Hammond



Monroe, Tallulah and Winnsboro



Opelousas



Shreveport



# Proud to Support Louisiana Tech Renovation Project

Louisiana Land Bank recently presented a check for \$10,000 to the Louisiana Tech University School of Agricultural Sciences and Forestry, part of the College of Applied and Natural Sciences (ANS), for the renovation of Lomax Hall Auditorium.

The project will increase the auditorium's capacity from 98 to 135 seats and create an updated environment that will engage and inspire students to learn. It also will provide the Louisiana Tech South Campus in Ruston, La., with an updated venue for future activities and events.



Louisiana Land Bank directors and managers presented a donation to Louisiana Tech University this spring. Pictured, left to right, are Cullen Kovac, Louisiana Land Bank (LLB) director; Marcel Vandenoord, LLB vice president/Arcadia branch manager; Jack Dailey, LLB board vice chairman; Stephen Austin, LLB CEO; Gary Kennedy, university dean of ANS; Mark Morgan, LLB board chairman; Dr. William Green, university SASF director; and Penny Humphries, ANS director of development.

## Louisiana Land Bank Mentors Louisiana Tech Student



Thomas Hayward

Louisiana Tech University senior Thomas Hayward got an inside look at the wide array of jobs at Louisiana Land Bank during his recent internship. Originally from Monroe, La., Hayward has always had an interest in agriculture. While assisting in Louisiana Land Bank's appraisal department, he had the opportunity to see a different view of agriculture.

"I didn't realize just how much background work goes into Farm Credit lending institutions such as Louisiana Land Bank," said Hayward, who is an animal science and business administration major with a minor in agricultural business.

Tyra Knight, vice president of human resources, said the internship program has been beneficial for the association as well as for the students.

"We typically look for agriculture, business or finance candidates for our internship program, and receive a great sense of satisfaction in helping train future agricultural and business leaders," Knight said.

## STAFF NEWS

### NEW HIRES



#### Jacob Nugier

Jacob Nugier was hired as loan officer associate for the Crowley branch office. Prior to joining the association, Nugier was general manager for Envision Pathology LLC in Crowley.

He holds an MBA from the University of Louisiana at Lafayette, and enjoys hunting, fishing and spending time outdoors.



#### Tommy Young

Thomas E. "Tommy" Young has joined the Alexandria branch as vice president of lending.

Young comes to Louisiana Land Bank with over 20 years of experience in the banking industry. Prior to joining the association, he had been a vice president and branch manager with Evangeline Bank & Trust. He received a bachelor's degree in business management from the Louisiana State University of Alexandria.

Young is an active member of the Alexandria Optimist Club, Alexandria Chamber of Commerce and the Rapides Chapter of Ducks Unlimited.

### TRANSFER



#### Matt Manuel

Matt Manuel transferred from Louisiana Land Bank's Alexandria branch office to the Shreveport branch, and also assists the Arcadia branch office. He began his career with Louisiana Land Bank in June 2013 after earning a bachelor's degree in finance from LSU.

Manuel said that he appreciated the opportunity to work with the Alexandria staff and stockholders during the past three years, and is now enjoying serving the Shreveport and Arcadia areas.

### PROMOTIONS

**Alyssa Allen**, internal auditor/financial operations manager, Monroe

**Ronnie Bennett**, senior loan officer, Winnsboro

**Debbie Bond**, controller, Monroe

**Keesha Ockmand**, loan administrator, Port Allen

**Jarrod Sellar**, senior loan officer, Monroe

**Tina Stevens**, loan administrator, Opelousas

**Ashley Wilks**, office administrator II, Winnsboro