



When you make a living and a life in the country, you come to appreciate who your friends are. They're people who understand how you work, where you live and what you need. That's Mississippi Land Bank. We understand your needs and can help you with your financing needs. Because we understand, we are an excellent resource for you – whether you need help finding your perfect spot or financing it, we understand. If you need equipment for your small tract or your farm or for your crop financing, we understand and are here for you.

Mississippi Land Bank understands because we've been around for more than 100 years. Congress created the Farm Credit System in 1916 and today it is the nation's largest source of agricultural financing.

Mississippi Land Bank is more than a lender; we're also your neighbor. We're a cooperative lending association that is managed, owned and operated by people who live and work here in North Mississippi and enjoy the same challenges and rewards from living in the country as you do. As your neighbor, we are likely to know about your business, your community, your market.

If you're looking for the right long-term or short-term financing, give us a call, visit us online or stop by one of our branch offices. A map of our locations is found on Page 11 and the addresses and phone numbers are found on Page 12.

Benefits of Mississippi Land Bank

- Knowledge and Expertise
- Borrower-Owned
- Competitive Interest Rates
- Flexible Terms to Suit YOUR Needs
- Decisions are made locally
- Commitment to Excellent Service
- Experienced Personnel
- Patronage to our Stockholders
- Local branches to serve you

Types of Loans Available

- Real Estate Loans
- Land Improvement Loans
- Operating Loans
- Irrigation Loans
- Agribusiness Loans
- Timberland Loans
- Equipment Loans
- Livestock Loans
- Country Home Loans
- Young & Beginning Farmers

Application Process

- All decisions are made locally. Talk to your local branch loan officer and he or she can explain the process. We have several tools available and can make a decision quickly on your loan application. Contact information may be found on Page 12.
- Applications can be found online. Loan amount will determine which application is needed.
- What information is needed –
 - Loans less than \$250,000 will need to fill out our AgFast Application which may be found on our website. The balance sheet attached to the application will need to be completed and we will need a copy of your most recent tax returns.
 - Loans greater than \$250,000 will need to complete our Loan Application and Financial Statement, both of which may be found on our website. We will also need copies of your 3 most recent years of tax returns.

Interest Rates

Mississippi Land Bank provides farm loans and rural financing to fit your needs with a full menu of competitive interest rate products:

- Adjustable rates (fixed for terms ranging from 1 to 30 years)
- Fixed rates set for the life of the loan
- Prime and LIBOR-Indexed variable rates
- Rates with no prepayment penalty
- 5-, 10-, 15-, 20- and 30-year terms, fixed and variable
- Rate locks available at the time of loan approval
- Open prepayment which provides an opportunity to select new rate options during the term of the loan without the cost of refinance

Fees

Mississippi Land Bank covers the cost of the appraisal, the approval process, and the time we spend to make certain you get a fair deal. We want to be sure that the process from application to closing is as easy as possible for you, our member-borrower. This may include meeting you on your farm, working with the real estate agent, or ensuring that you will have legal access to your property.

- Loan Closing Fee: 1% of loan amount
- Loan Processing Fee: \$125
- *Stock Purchase: 2% of loan amount (up to \$1,000)

*This is not actually a fee, but a purchase of Mississippi Land Bank stock that will be refunded to you when the loan pays off. We are a cooperative and owned by you, our member-owners. The purchase of this stock makes you eligible for our dividend (patronage).

Benefits of a Cooperative

Everyone obtaining a loan through Mississippi Land Bank purchases stock in the association that is equal to a small percentage of the loan amount. Funds for the stock can be included in the loan, and stock ownership gives you the right to participate in the business affairs of the Association.

Unlike borrowing from a traditional bank, you own part of Mississippi Land Bank and will have an opportunity to elect a board of directors who establish policies. Additionally, during times of financial success, you're eligible for a cash patronage. Mississippi Land Bank has returned over \$30 Million back to stockholders since 1996.

Patronage Program



**It Pays to
Bank With Us.**

*And it means when we
have a good year,
you have a good year.*

Patronage Program

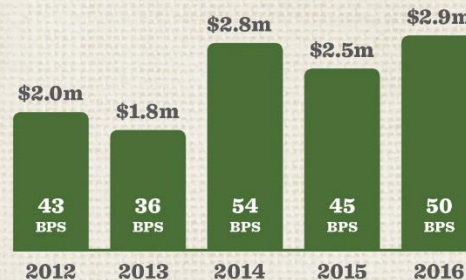
Unlike traditional banks, Mississippi Land Bank is a co-operative, and that means we are owned by you, our customers.

And it means when we have a good year, you have a good year.

As you can see from the chart, 2016 was an outstanding year in growth and income, which means \$2.9 million in patronage funds are being distributed to our member owners. Your share is included in this mailing. (Note: this payment is taxable.)

Since 1996, Mississippi Land Bank has returned \$30 million to our customers. Yet another reason to finance with Mississippi Land Bank.

Recent Patronage Returns



The board of directors and management are pleased to be able to continue to share the financial success of the association with you – the member-owners.

Abbott Myers,
Chairman of the Board

Alan Blaine,
Vice Chairman

Calvin W. Ozier Jr.,
Director

Jan D. Hill,
Director

Travis Satterfield,
Director

James Gordon Robison,
Director

Keith Morton,
Director

Lawson McClellan,
*Director-Elected Director,
Audit Committee Chairman*

W. Morgan Gullledge Jr.,
Director-Elected Director

Referral Program

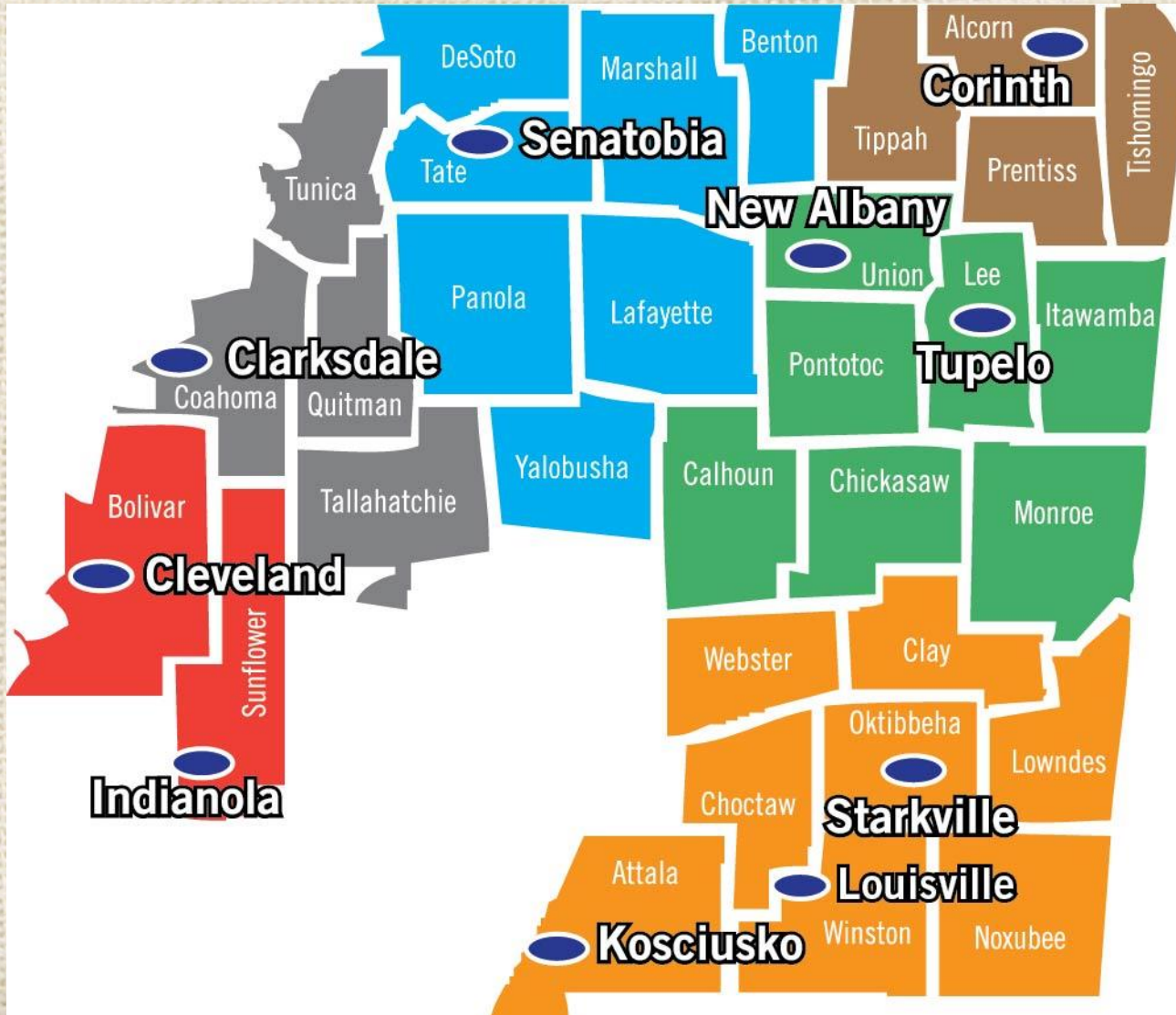
Mississippi Land Bank would like to thank you, our stockholders, for referring new business to the Association. Beginning April 1, 2017, if your referral meets the following guidelines, you can receive a \$250 referral fee.

To be eligible to receive the referral fee, you must meet the following guidelines:

- The referral must be a new customer of the Association.
- You and the applicant must notify the loan officer that it is a referral loan.
- The loan must close within six (6) months of the initial notification.
- The loan must be at least \$25,000.
- Only one reward will be paid per new customer.
- For regulatory reasons, referrals are not eligible on consumer purpose loans – those loans where the proceeds are used for personal/consumer purposes rather than for agriculture or land.

If you would like more information, please contact your local branch office.

Locations



Contact Information

Senatobia*

5509 Hwy 51 North
Senatobia, MS 38668
662-562-9664

Clarksdale

2653 N. State Street, Suite A
Clarksdale, MS 38614
662-627-4784

Cleveland

3598-A Hwy 61 North
Cleveland, MS 38732
662-843-2421

Starkville

972 Hwy 12 East
Starkville, MS 39759
662-323-8150

Tupelo

3517 Tom Watson Drive
Saltillo, MS 38866
662-842-1202

Corinth

2101 Hwy 72 E
Corinth, MS 38834
662-286-0020

*Also Administrative headquarters