



Mississippi Land Bank

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Taking Agriculture to the Next Level

Agriculture is defined as raising products such as cattle, corn and cotton. For those of us who work in the agricultural sector, however, it's not just about production. Agriculture is a diverse industry that encompasses everything from research and development to processing and marketing.

Today, Mississippi Land Bank finances several different crops and numerous types of live-stock and poultry operations, as well as timber operations. The main crops financed in north Mississippi are soybeans, cotton, corn and rice, but you will also find wheat, milo and peanuts in the area. More and more Mississippi Land Bank customers are diversifying beyond traditional crops, adding value by processing their own raw commodities, and adopting new technologies that increase profitability, address labor shortages and better serve the changing consumer market.

Some farmers are taking agriculture to the next level, bringing products a step closer to consumers through innovative approaches to marketing. Still others have started agribusiness operations that are creating jobs and keeping rural communities vibrant.

This issue of Landscapes spotlights a few of the many Farm Credit customers who are doing all that through ingenuity and hard work — people like association customers Trent and Billy Eaton, who produce soybeans, corn, cotton and beef cattle. Elsewhere in Landscapes, you can read about Farm Credit members who have started vineyards and wineries, established agribusiness companies and sought out new marketing channels for their traditional crops.

Mississippi Land Bank applauds our many customers who work hard every day to produce, process and market the food and fiber our nation depends on. Thank you for allowing Mississippi Land Bank to play a supporting role in your agriculture business.

Sincerely,

Craig B. Shideler
Chief Executive Officer

Holiday Schedule

Mississippi Land Bank offices will be closed on the following days during the holiday season:

Thanksgiving
Thursday and Friday, Nov. 23 and 24

Christmas
Monday and Tuesday, Dec. 25 and 26

BORROWER BRAGGIN' BOARD

Mississippi Land Bank is proud to congratulate borrowers for recent awards and media announcements in the North Mississippi area:

Matt Brignac, a farmer and crop-duster, was featured in The Dispatch for his glorious 3-acre zinnia field. After moving with his family to the property two years ago, he found that the few acres near the house weren't useful for farming, so he decided to turn the space into a beautiful view.

Candy Davis and **Scott Flowers** will serve on the Delta Council board for 2017-18.

Jamie Earp, co-owner of Earp Farms, was featured in a story on sweet potatoes in the June 2017 issue of Mississippi LandMarks magazine.

Marlee Hatcher was featured in the Pontotoc Progress sports section. The daughter of **Lee** and **Wanda Hatcher**, she is following her mom's footsteps and will play basketball at the University of Mississippi.

Kirk Satterfield, son of Land Bank Director **Travis Satterfield**, was named Outstanding Rice Producer in the Delta Council's 2017 Achievement Awards ceremony.

Sledge Taylor of Como, Miss., was named a Mississippi State University Alumnus of the Year in February. He is the president of Como Consolidated Gin Co. Inc. and former chairman of the National Cotton Council.

Several customers were photographed at the association's stockholders meeting in April and their pictures were printed in Delta Farm Press.

IN THE NEWS: UPDATE ON LAND BANK PERSONNEL

New Hires



Courtney Rayburn has joined Bobby Spinks, Jeff Smith and Linda O'Neal in the Clarksdale branch as a loan administrator associate. Courtney graduated with a bachelor of business administration degree from Delta State University in 2016. She and her husband were married in June, just prior to Courtney beginning her career with our association. Please join us in welcoming Courtney to Mississippi Land Bank.

Births

Mississippi Land Bank is pleased to announce the newest addition to the Land Bank family, Quay Thomas Anderson, who was born on July 1. He weighed 7 pounds, 11 ounces, and was 20¾ inches long. Quay is the son of **Tyler Anderson**, vice president of branch lending in the Starkville branch office, and his wife, Courtney.

In Memoriam

Doris Berry Tabb, mother of **Sally McGarrity**, passed away on July 22. Sally is a loan administrator for the Senatobia branch.

Bob Wardlow, brother of **Mary Pogue**, passed away on Aug. 4. Mary is a senior loan administrator in the Corinth branch office.

Bill McKenzie of Batesville, Miss., brother-in-law of Mississippi Land Bank CEO **Craig Shideler**, passed away on May 12. In addition to being family, Bill was an attorney and municipal court judge whose law firm handled many loan closings for Mississippi Land Bank.

Honorable Mentions

Talyn Dunn, son of Bryan and **Melissa Dunn**, and three other Magnolia Heights School seniors were selected to play on the white team in the MAIS AAAA All-Star Game last spring. Talyn was named Co-Most Valuable Player for his team, and received a leadership and full baseball scholarship to Lake Land College in Mattoon, Ill. Melissa is the collateral custodian in the administrative office.

Matthew Kimbrough, vice president and Tupelo branch manager, will serve as vice president of the Lee County 4-H Advisory Council.

Cassidy McGarrity graduated with a B.B.A. in management information systems from the University of Mississippi in May. She is the daughter of **Sally McGarrity**, loan administrator in the Senatobia branch office.

Mississippi Land Bank Lends a Hand After Plane Crash



Mississippi Land Bank employees Rob Taylor, right, and Chris Williams, center, of our Cleveland branch delivered goods to the military command center across from MVSU.



Walmart managers Belinda Hankins and Russell Hubbard, left, and other Walmart employees helped load up snacks and drinks for the workers at the crash site.

The staff and directors of Mississippi Land Bank are very involved in all aspects of community service. Whether it's helping a neighbor who experienced a home fire or participating in races to support Alzheimer's disease research, St. Jude Children's Hospital and other causes, our staff and directors are ready to lend a hand when there's a need in their communities across North Mississippi.

That need arose on July 10 when a Marine Corps plane crashed at the Leflore-Sunflower county line, taking the lives of 16 service members. Due to all that is involved with an accident of this magnitude, an investigation and cleanup kept a team at the crash site for several weeks.

The troops were served their main meals at Mississippi Valley State University (MVSU), but needed to remain hydrated in the Mississippi heat while they conducted their work. The military soon set up a round-the-clock site called an incubator that had an immediate need for Gatorade, bottled water, individually packed snacks and other items for the personnel.

Our Cleveland branch responded by working with Walmart in Cleveland to purchase items for the command center. Branch Manager Rob Taylor and Loan Officer Chris Williams picked up and delivered the requested items.

"The outpouring of support in the wake of this tragedy has been tremendous," Taylor said. "From military to state and local law enforcement and local search-and-rescue teams, there has been an awesome response for recovery and cleanup efforts.

"The local communities, as well, have shown outstanding support, with selfless individuals ready to cook meals and provide needed supplies. The Land Bank family is proud to be able to help support their efforts."





Customers at the Core of Farm Credit Week

Mississippi Land Bank staff members, directors and customers traveled to Washington, D.C., in late July for Farm Credit Week, a gathering of 630 Farm Credit representatives from around the country. This exciting event included the launch of a national marketing campaign showcasing Farm Credit's customers — One Mission. Many Voices. — as well as meetings with elected officials about the importance of passing a strong farm bill when the current legislation expires in September 2018.

U.S. Agriculture Secretary Sonny Perdue and Sen. Pat Roberts, chairman of the Senate Agriculture Committee, welcomed the Farm Credit attendees to the nation's capital in speeches that highlighted upcoming farm policy hearings and the importance of supporting agriculture and rural communities with financing and essential infrastructure.

Association representatives then went to Capitol Hill to discuss ag policy with Rep. Trent Kelly, Sen. Thad Cochran and Sen. Roger Wicker.

Hunter Taylor, Mississippi Land Bank vice president of business development, and board members Jan Hill, Lawson McClellan, Calvin Ozier and James Robison were joined on the trip by Land Bank customers Jim and Mallory Sayle of Lake Cormorant, Miss., who were in Washington for the 2017 Farm Credit Young Leaders Program.

The signature event of the week was the Farm Credit Marketplace, a gathering of about 1,400 people at the Library of Congress Great Hall, where officials and Capitol Hill staff members sampled products made by Farm Credit customers across the nation. We're honored to support our customers' endeavors and celebrate their successes!



Mississippi Land Bank and Southern AgCredit representatives met with Sen. Roger Wicker, back row, center, during Farm Credit Week in Washington, D.C.

Mississippi Land Bank Director Calvin Ozier, left, and customers Jim and Mallory Sayle attended the Farm Credit Marketplace, a congressional reception at the historic Library of Congress Jefferson Building in Washington on July 26.



Rep. Trent Kelly, center, met with representatives of Mississippi Land Bank on July 26 during Farm Credit Week. From left to right are Hunter Taylor, Calvin Ozier, Jenny Mesirow of The Farm Credit Council, James Robison, Rep. Kelly, Mallory Sayle, Jim Sayle, Jan Hill and Lawson McClellan.

in Washington, D.C.



From left to right, Mississippi Land Bank representatives Lawson McClellan, Calvin Ozier, Jan Hill, James Robison and Hunter Taylor spent July 26 on Capitol Hill discussing the farm bill and other important issues with elected officials.



Farm Credit representatives Joe Hayman, Southern AgCredit CEO, left, and Hunter Taylor, Mississippi Land Bank vice president of business development, right, met with Sen. Thad Cochran, center, in Washington during Farm Credit Week.

Land Bank Customers Meet With Federal Officials During Leadership Trip



Mallory and Jim Sayles receive their leadership award from Stan Ray, Tenth District Farm Credit Council president, right.

Mississippi Land Bank customers Jim and Mallory Sayle represented the association in Washington, D.C., and New York City this summer at the 2017 Farm Credit Young Leaders Program (YLP).

Seventh-generation farmers in the Mississippi Delta, the Sayles began the leadership program in Washington, where they were among 23 YLP participants who joined other Farm Credit representatives from around the country at Farm Credit Week. While there, the young farmers and ranchers met with key staff at the USDA to discuss issues such as ever-increasing operating costs and the importance of access to USDA programs and funds. The Sayles then joined the delegation from Mississippi Land Bank for meetings with elected officials on Capitol Hill.

Next the YLP participants traveled to New York to visit a Wall Street brokerage firm and the Federal Farm Credit Banks Funding Corporation. There the group learned how the sale of highly rated Farm Credit notes and bonds to investors provides steady funding that local lending cooperatives put to work in rural communities.

The Sayles grow cotton, corn, soybeans, wheat and milo at T.P. Howard and Co., the 1,500-acre row crop farm where Jim partnered with his father in 2007 after earning his bachelor's and master's degrees in agricultural economics from Mississippi State University. Mallory also attended Mississippi State, and works for the crop-dusting service Tunica Air.

The couple lives in Lake Cormorant, Miss., with their two young children, Rebecca and Hugh.

2017 Mississippi Land Bank

· THE ONLY INVESTMENT MORE VALUABLE THAN LAND



DERRION ALEXANDER · Mississippi Valley State University

Derrion is in his senior year at Mississippi Valley State University, where he is studying business administration with a minor in computer science. He was born in Chicago, Ill., but in 2011 moved to Winona, Miss., where he was raised by his grandmother Clara Alexander-Guyton. Upon graduation, he aspires to enter the corporate world of banking. His personal favorite quote is by Will Smith: "I may not be the smartest, but I excel at hard work and dedication."



WILL ANDERSON · Mississippi State University

Will is the son of Mr. and Mrs. Floyd Anderson of Inverness, Miss., and is an honor graduate from Pillow Academy in Greenwood, Miss. He is currently pursuing a bachelor's degree in agricultural economics from Mississippi State University. After graduating, he plans to return to Inverness and continue to farm.



SIARA DE'SHANAI DURDEN · University of Mississippi

Siara is a senior at the University of Mississippi, pursuing a bachelor of business administration degree with a major in managerial finance. After obtaining her degree, she plans to continue her education in the master's program. With hard work and determination, she hopes to become a financial analyst and assist businesses and individuals with their long-term investment goals.



GARRETT HARRELL · Itawamba Community College

Garrett is a 2017 honors graduate from Houston High School. He was an active member of the Anchor Club, archery team and football team. He plans to continue his education at Itawamba Community College, where he will pursue a degree in business administration. He is the son of Roy and Danna Harrell of Houston, Miss.



KRISTINA RAY HONG · Delta State University

Kristina is from Indianola, Miss., and is a senior majoring in computer information systems. A member of four honor societies and the Dean's Student Advisory Council, she received the 2017 CIS Faculty Award and the 2017 Holiday Inns Outstanding CIS Award, among others. She taught programming workshops at the 2016 and 2017 Tech Savvy Conference, hosted by the American Association for University Women. She also completed two summer internships at International Paper global headquarters in Memphis.

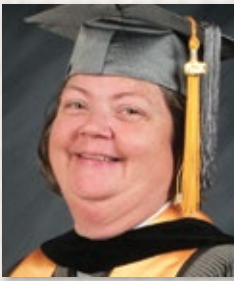


MIRACLE HUNTER · Coahoma Community College

A native of Clarksdale, Miss., Miracle graduated from high school with honors and was ranked No. 5 out of 179 students. Currently, she is a sophomore at Coahoma Community College with a grade point average of a 3.8. She is the Student Government Association President for the 2017-18 school year, and is a member of Phi Theta Kappa, Honor's College and the cheerleading team. Her aspirations include graduating with honors and pursuing a master's degree in business.

Scholarship Recipients

IS IN THE EDUCATION OF OUR FUTURE LEADERS ·



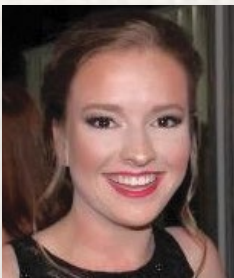
KAREN HUTSON · Mississippi University for Women

Karen lives in Guntown, Miss., and is a grandmother of three. In 2011 she graduated with honors from Itawamba Community College, where she earned an associate's degree in both microcomputer technology and office systems technology. She was also a member of the Phi Theta Kappa. She is currently pursuing a bachelor's degree in business administration.



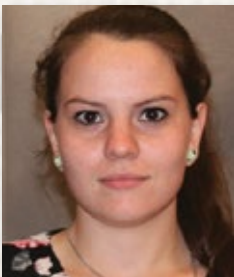
FRANCHESKA LANDFAIR · Rust College

Born and raised in Indianola, Miss., Francheska is a junior mass communications major. Rust College was recommended to her in high school by her job corps career transition specialist, Ms. Gwendolyn Hayes. She loves Rust College and says it is family-oriented and that she's always being encouraged to excel. She is a member of the stage and praise band, and her hobbies include reading books, listening to music and playing the flute.



EMILY MORGAN · East Central Community College

Emily is a graduate of Winston Academy and is the daughter of Joe and Bridget Morgan of Louisville, Miss. She has two siblings, Courtney and Brandt Morgan. She plans to attend East Central Community College.



AUTUM RAY · Northwest Community College

Autum is from Coldwater, Miss., and is a 2015 graduate of Independence High School. She works part time while studying forestry at Northwest Community College. After graduation, she plans to obtain a job in her career field while furthering her education. She says she is very grateful to be selected to receive the Mississippi Land Bank scholarship.



CASEY MICHELLE ROSS · Northeast MS Community College

Casey is currently a sophomore at Northeast Mississippi Community College majoring in agricultural leadership. She plans to further her education at Mississippi State University and hopes to be employed as a county Extension agent. She graduated high school from Calhoun Academy in 2016, and lives in Bruce, Miss. Casey has been involved in the Mississippi 4-H Horse Club since she was 8 years old.

For more information on scholarships, including how to apply, visit our website at MSLandBank.com, or call your local branch office.



MISSISSIPPI LAND BANK

Mississippi Land Bank

mslandbank.com | Toll Free (866) 560-9664

Administrative Office | Senatobia, Miss. | (662) 562-9671

Clarksdale Branch

P.O. Box 639
Clarksdale, Miss. 38614
(662) 627-4784
bspinks@farmcreditbank.com

Cleveland Branch

P.O. Box 1819
Cleveland, Miss. 38732
(662) 843-2421
robert.taylor@farmcreditbank.com

Corinth Branch

2101 Hwy. 72 E.
Corinth, Miss. 38834
(662) 286-0020
dlambert@farmcreditbank.com

Indianola Branch

100 Court Ave.
Indianola, Miss. 38751
(662) 719-6518
robert.taylor@farmcreditbank.com

Kosciusko Branch

106 E. Washington St.
Kosciusko, Miss. 39090
(662) 323-8150
bartley.harris@farmcreditbank.com

Louisville Branch

110 S. Columbus Ave.
Louisville, Miss. 39339
(662) 323-8150
tanderson@farmcreditbank.com

New Albany Branch

206 State Hwy. 15
New Albany, Miss. 38652
(662) 842-1202
mkimbrough@farmcreditbank.com

Senatobia Branch

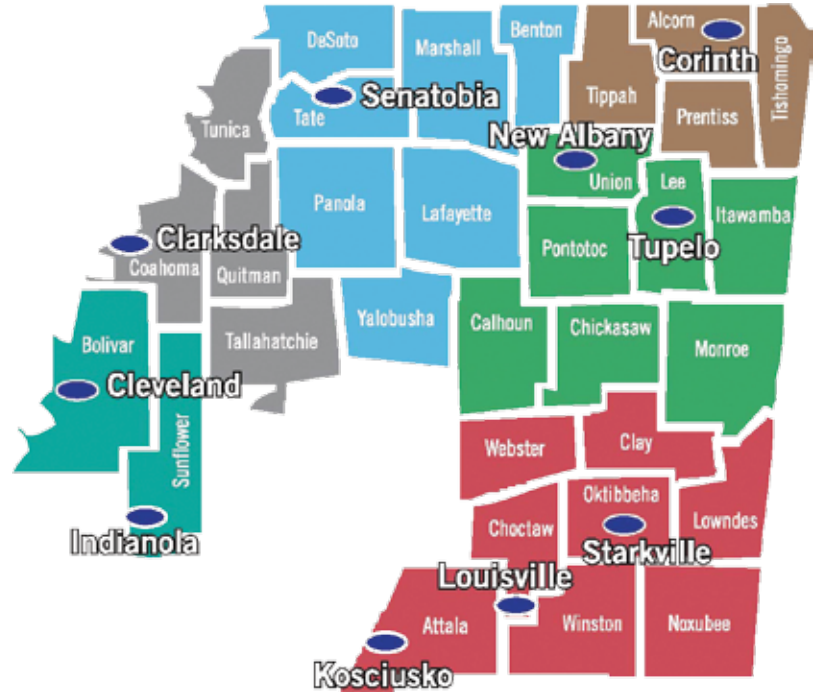
P.O. Box 667
Senatobia, Miss. 38668
(662) 562-9664
mraff@farmcreditbank.com

Starkville Branch

P.O. Box 2470
Starkville, Miss. 39760
(662) 323-8150
bartley.harris@farmcreditbank.com

Tupelo Branch

3517 Tom Watson Drive
Salttillo, Miss. 38866
(662) 842-1202
mkimbrough@farmcreditbank.com



Staff

Craig B. Shideler, President & CEO

Ronnie Sellers, Senior Vice President & Chief Credit Officer

Matt Walden, Chief Operating Officer

David Loftin, Vice President, PCA Operations

Claire Pegram, Chief Financial Officer

Jessica Stanford, Vice President, Administration

Tyler Mullins, Senior Appraiser

Jennifer Rhodes, Controller

Lisa Dudley, Accounting Specialist

Stephanie Wilkie, Loan Operations Manager/Compliance Officer

Melissa Dunn, Collateral Custodian

Garrett Dismukes, Appraiser

Chris Griffith, Senior Credit Analyst & Capital Markets Manager

Hunter Taylor, Vice President, Business Development

Matthew Raff, Vice President, Senatobia Branch

Bobby Spinks, Vice President, Clarksdale Branch

Rob Taylor, Vice President, Cleveland Branch

Bart Harris, Vice President, Starkville Branch

Matthew Kimbrough, Vice President, Tupelo Branch

Dustin Lambert, Vice President, Corinth Branch

Scott Crockett, Assistant Vice President, Senatobia Branch

Chelsi Smith, Assistant Vice President, Commercial Lending, Senatobia

Jeff Smith, Assistant Vice President, Clarksdale Branch

Tyler Anderson, Vice President, Branch Lending, Starkville Branch

Will Foley, Assistant Vice President, Tupelo Branch

Chad Bailey, Loan Officer, Tupelo Branch

Chris Williams, Loan Officer, Cleveland Branch

Jay Slater, Loan Officer, Starkville Branch

Cindy Lubiani, Senior Loan Administrator, Senatobia Branch

Sally McGarrity, Loan Administrator, Senatobia Branch

Linda O'Neal, Senior Loan Administrator, Clarksdale Branch

Courtney Rayburn, Loan Administrator Associate, Clarksdale Branch

Stella Perez, Senior Loan Administrator, Cleveland Branch

Leslie Sheffield, Loan Administrator, Tupelo Branch

Lauren Bell, Loan Administrator Associate, Tupelo Branch

Misty Lewis, Senior Loan Administrator, Starkville Branch

Vicki Collins, Loan Administrator, Starkville Branch

Mary Pogue, Senior Loan Administrator, Corinth Branch

Tracey Welch, Loan Administrator, Corinth Branch

Colleen Mazingo, Director of Loan Operations (Austin, Texas)