



PlainsLandBank.com



New Technology to Better Serve Our Members

Dear Friends,

Our team takes great pride in the relationships we form with our customers. We enjoy getting to know them, learning about their operations and seeing firsthand how they are transforming farming and ranching as we know it. Technology and agriculture have certainly come a long way since I was helping Granddad Stewart on the farm.

I joined Plains Land Bank in 1983 and I am proud to say that banking has seen many innovations, too. To begin, we currently have a team devoted to updating our software to ensure that we can better serve our customers. Not only will these new systems make the loan process more efficient, but they will also enable us to help you own a piece of Texas even quicker.

Plains Land Bank also offers ag banking online (ABOL). ABOL is an online account access system that is available via your home computer, tablet or phone. It allows you to view your account, make a loan payment or transfer money between accounts. You can learn more about ABOL and sign up for an account by visiting our website at plainslandbank.com/ABOL.

Finally, we are in the process of building a consumer loan website. This site will simplify the loan process for our non-agriculture customers, particularly those purchasing or building a rural home. The new site will also provide your loan officer with the ability to send you an online application that can be easily filled out and submitted.

I anticipate that we will see many more innovations in banking over the next few years. As Steve Jobs said, "Innovation distinguishes between a leader and a follower." As the land experts, Plains Land Bank has led the way in agricultural lending for over 100 years, and we look forward to collaborating with you for many years to come.

Onward and upward,

Greggory S. Lloyd
Chief Executive Officer

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WTAMU Builds New Agriculture Complex

By Abby Betts, mass communication student at West Texas A&M University

Sky-high glass windows framed by depictions of life on the plains grace the exterior of the West Texas A&M University (WTAMU) agricultural sciences complex main building — a beautiful and architecturally inventive contrast to the standard brick and mortar buildings on campus.

This state-of-the-art building — the Happy State Bank Academic and Research Building — is the heart of the new agricultural sciences complex, which also houses a pavilion and arena on 186,000 square feet. Construction of the building was completed in the fall of 2018. From proposal to completion, this new home for the college of agriculture met with widespread support from the community.

Eager to help advance the college's expansion was Plains Land Bank, one of the first donors to the college with a contribution of \$150,000 toward construction and scholarships.

More Space and Other Amenities

The central three-story building has many features that make it one of the most progressive structures in the area. On the first floor are an exceptional meat lab, a café, two large classrooms and a large lecture hall. The other two floors contain spacious classrooms, office space for faculty and staff, research labs, a graduate student suite, student collaborative areas, a computer lab and conference rooms.

The Caviness Meat Science and Innovation Center contains a harvest floor that is over 4,500 square feet, a hot carcass cooler, an aging cooler, a fabrication floor, a test kitchen, a smokehouse, a sensory lab,

the Beef Carcass Research Center offices, and Doc's Prime Cuts and the 1910 grill, the retail portion of the meat lab. Here, students are able to learn more about meat through harvesting, fabricating and further processing meats, along with adding value to them.

The classrooms offer great opportunities for teaching and learning. The lecture hall accommodates 150 students for many of the basic agricultural science classes, which allows more freshmen to take their core courses together. The facility is equipped with advanced technology, including smart boards, updated Apple and Dell computer systems, and touch-screen televisions.

Attracting the Best of the Best

Recruiting for the agricultural department is now even easier. A high percentage of high school students who visit WTAMU

The WTAMU Paul Engler College of Agriculture and Natural Sciences has a new home on 186,000 square feet.



end up attending, and it is hoped that they will stay in the area after graduation. The expansion of the agricultural college will help ensure that the community receives the best of the best.

Additionally, the complex brings a wide variety of programs and course offerings under one roof: agricultural economics, statistics, agricultural agencies, technologies, education, leadership, communication, animal and meat science, carcass research and evaluation, veterinary sciences, and more.

All of these features will allow WTAMU to graduate students better prepared for working in the agriculture community and better equipped to improve our community as a whole.



In gratitude for Plains Land Bank's \$150,000 donation to WTAMU's new agricultural sciences complex, the agricultural college named a new classroom for the lending co-op.



Dr. Mallory Vestal, WTAMU associate professor of agricultural business and economics and Plains Land Bank director, addresses students in the new Plains Land Bank classroom.

The Plains Land Bank Classroom

By Allison Moore, agricultural media and communication student at West Texas A&M University

The high Panhandle sun sweeps through a line of windows at the back of the Plains Land Bank classroom. Boots and athletic shoes shuffle through the door as students reposition tables and fill the sea of earth-green chairs. With the click of a switch, overhead lights dim and two sleek projector screens unfurl from the ceiling at the front of the room.

Class is now in session.

The Plains Land Bank classroom might be only one of six classrooms on the second floor of West Texas A&M University's new Happy State Bank Academic and Research Building, but its multipurpose design makes it a hub of activity for the Paul Engler College of Agriculture and Natural Sciences.

Its 60-seat capacity makes it an ideal lecture space for content-dense subjects like principles of nutrition, while professional leadership development classes can take advantage of individual whiteboards and moveable tables for collaborative learning.

That same functionality carries over to the rest of the building, where students and faculty mingle in the spacious lobbies and wide hallways between class sessions. For the college, a longtime tradition of fellowship and neighborly love blossoms, both in and out of classroom spaces — and all thanks to generous contributions from good folks like those at Plains Land Bank.



Anne Zarbock Participates in Leadership Program

Plains Land Bank's Senior Financial Reporting Analyst Anne Zarbock recently traveled to New York City and Washington, D.C., where she saw firsthand how Farm Credit uses money raised on Wall Street to support agriculture and rural communities.

"I have worked with Plains Land Bank for 12 years, and it was truly an honor to have been selected to attend the leadership program," says Zarbock.

The program began with visits to a Wall Street brokerage firm and the Federal Farm Credit Banks Funding Corporation. There the group learned how investors' purchase of highly rated Farm Credit notes and bonds provides steady funding that local lending cooperatives like Plains Land Bank put to work in rural communities.

Next the group traveled to the nation's capital to exchange ideas with public officials. The program ended with a visit to Mount Vernon, George Washington's innovative farming and milling operation.

"I have enjoyed sharing my enthusiasm and passion for Farm Credit with my team," Zarbock says. "Our credit and loan processing departments may operate in the background of the association, but we have assembled the absolute best team, and we're proud to be able to help our customers own a piece of Texas."



Senior Financial Reporting Analyst Anne Zarbock, rear center, was happy to share what she learned on the leadership trip with her team: front row, Rachel Tutor, loan closer associate, left, and Abigail Reinick, credit analyst associate; back row, Clay Lockhart, credit analyst associate, left, and Mary Ann Stephens, senior loan closer.



At Plains Land Bank, our customers share in our ownership and earnings, an advantage of doing business with a co-op. Based on our strong 2018 financial results, our board of directors declared a **record \$8.2 million** in patronage. Our member-owners received their patronage checks in early April.

Payments like this one lower our members' effective interest rate, thus reducing their cost of borrowing.

If you need financing for your farm, ranch or rural property, come to Plains Land Bank and reap the benefits of our rural lending expertise and cooperative structure.



Own a piece of TEXAS™



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