



PlainsLandBank.com



Serving Those Who Serve the Nation

Farm Credit has been serving veterans for as long as we've been around.

Nearly a century ago, the United States entered World War I, sending more than 2 million troops to Europe over 19 months. Many of those soldiers and sailors were young farm people, and when they came home, some turned to their local Farm Credit cooperatives, established during the war, for financing to purchase land.

Since then, millions more young people from rural areas have fought to protect our nation's freedom. Even today, over 40 percent of the men and women who serve in the U.S. military come from rural communities, although just 16 percent of the American population lives in rural areas.

Coming home and building a new career can be difficult, and rural America is one place where they can start. As a cooperative lending organization that is owned by farmers and ranchers, Farm Credit has always worked hard to meet the financing needs of returning veterans.

Plains Land Bank is proud to support organizations and programs that help our newest generation of veterans. One such program is the Farmer Veteran Coalition. Through a collaboration of the farming and military communities, the coalition aims to help 10,000 veterans through training, mentoring and direct assistance.

Another is Homegrown by Heroes, a labeling program that identifies and promotes agricultural products grown or raised by U.S. veterans and active-duty personnel.

Plains Land Bank's tie to the military runs deep — we are proud to count many veterans among our customers, our directors and their loved ones, and the family members of several employees.

Veterans Day was just a few weeks ago, but appreciating veterans' service — and providing service to them — is not limited to one day a year at Farm Credit. If you, or someone you know, is a veteran or current member of the U.S. military, please let us know. We'll be happy to offer guidance for making a home or a career in rural America. Providing assistance in purchasing rural land is as much a part of our job as actually making loans.

Thank you to all of our vets — and best wishes to our customers and our friends for a very happy holiday season.

Greggory S. Lloyd
Chief Executive Officer

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The Flow of Farm Credit Funds

Shandi Leavitt Participates in Farm Credit Leadership Program

The funds that Plains Land Bank lends to farmers and ranchers follow a unique path. This past summer, Shandi Leavitt, loan officer in the Amarillo branch, met some of the bond dealers, financial experts and policymakers responsible for the smooth and continuous flow of funds from Wall Street to your farm or ranch, when she participated in the Farm Credit Association Leadership Program.



Shandi Leavitt

Hosted by the Farm Credit Bank of Texas, the annual program takes Farm Credit employees to financial and policy organizations in the New York City area and Washington, D.C., for four days.

“Meeting the people, and experiencing firsthand how funding the Farm Credit System happens was eye-opening,” said Shandi, who grew up on a farm. “I enjoyed meeting financial professionals who were working hard for the same farmers and ranchers that I do in Amarillo. And that gets pretty personal when your family business is agriculture!”

As an employee, Shandi explained that the trip provided her with better knowledge and a broader view of the Farm Credit System and its workings.

“I am even more certain that this system really is working for the betterment of agriculture,” Shandi continued. “And that is something I can stand behind. The Farm Credit

System isn’t a small operation. America’s farmers and ranchers can have confidence that the System is every bit capable of providing their financing needs.”

Shandi’s group was able to meet with staff members for Sens. John Cornyn and Ted Cruz, and with U.S. Reps. Mac Thornberry and Kay Granger. And her takeaway from these meetings was also positive.

“Our time on the Hill was quite productive,” said Shandi. “It was refreshing to hear that people on the Hill are on our side as well.”



Farm Credit employees visited George Washington’s Virginia home and plantation, Mount Vernon, on the trip. Shandi Leavitt is front row, second from right.

CELEBRATE THE PAST, EMBRACE THE FUTURE

Excitement is building at Plains Land Bank in anticipation of the Farm Credit System’s 100th anniversary in 2016.

We are eager to celebrate the day when President Woodrow Wilson signed the Farm Credit Act on July 17, 1916, creating the Farm Credit System. On that day, farmers and ranchers across the country gained a new source of financing that would support agriculture in good times and bad.

The System’s longevity has much to do with how it was structured by Congress nearly a century ago. Congressional lawmakers chose a cooperative structure,

wherein members would have a say in how their lending institution is run and would share in its benefits.

Plains Land Bank is proud to be a part of this System and to have been able to help agricultural producers, decade after decade.

Be on the lookout for future communications regarding our centennial plans. Information will be posted on the association’s website, PlainsLandBank.com.

We hope you will help us celebrate the Farm Credit centennial in 2016, and we look forward to working with you and future generations for another 100 years!



PROUD TO SUPPORT OUR YOUTH

Plains Land Bank Awards
\$4,000 in Scholarships

Now in its eighth year, the Plains Land Bank scholarship program at West Texas A&M University (WTAMU) once again identified four outstanding individuals as scholarship recipients. Students were recognized at the WTAMU Ag Day celebration on Sept. 11.

The program annually awards scholarships of \$1,000 each to four deserving upperclassmen chosen by the WTAMU Foundation. Priority is given to students with degree plans tied to agriculture, and who are from the Panhandle or South Plains areas.

This year's recipients are:

LAURA BETH BURANDT from Perryton, a junior agriculture media and communications major

KELSEY DAWN MIRES from Plainview, a sophomore agriculture business and economics major

BRAXTON RAY SIDES from Canyon, a sophomore plant, soil and environmental sciences major

SCHRADE DUANE THOMPSON from Pampa, a junior agriculture major

A family connection to the association is not a criterion of the scholarship; however, when recipients or their families are members, we consider it an additional bonus for the association and its membership.

The association is proud to recognize these hardworking students, whose achievements, in and out of the classroom, are impressive. Special thanks to the WTAMU Foundation for managing this program.



Pictured from left to right are Steve Donnell, Plains Land Bank; Laura Beth Burandt; Kelsey Dawn Mires; Schrade Duane Thompson; Braxton Ray Sides; and Shandi Leavitt, Plains Land Bank.

GETTING TO KNOW EACH OTHER

Plains Land Bank Hosts Open Houses for Members, Community

Plains Land Bank opened its doors to customers and friends for old-fashioned meet-and-greets in September. All four offices hosted afternoon events to provide an opportunity to connect with borrowers and the community. The Amarillo staff hosted the event at their new facility, 5625 Fulton Drive. The association is very proud of the new building and the promise it holds for continued association growth.

Attendees enjoyed a come-and-go atmosphere, snacks, and conversation with employees and directors. Special thanks to the directors for assisting with the food preparation and serving! Staff at each location gave out caps sporting our new logo, and held drawings for door prizes, including a Brute Cooler chest and an American Farmer Tribute Edition Henry Rifle.

We appreciate all of our customers and friends who took time to come in and hear about Plains Land Bank. If you missed the open house in your area, come by any of the offices at your convenience — we still have new caps!

Drop by to pick
up your cap!

Downsized Name, Upsized Efficiency, Service and Patronage

Panhandle-Plains Land Bank is Now **Plains Land Bank**



You might be wondering, “So what’s all this about changing the association name?” The reasons are simple, and our board and management, upon careful consideration of many factors, felt it was worth the effort.

Panhandle-Plains Land Bank came together some 15 years back as associations from Amarillo, Pampa, Perryton and Plainview merged. The thought at the time was to find a name that took parts of those associations’ names so that some identity could be maintained by each.

Even if a bit long, the Panhandle-Plains name worked pretty well. But if you think about it, the 17-county chartered territory includes counties that identify as being in the Panhandle, the South Plains, the High Plains and even the Rolling Plains. So, logically, and more accurately, our association serves the rural real estate market in the plains. Sometimes, simple is better.

Our charter remains true — to provide rural long-term real estate mortgage lending. And our mission remains clear — to improve the means and well-being of farmers, ranchers and others who enjoy the rural life in our territory. Sometimes, simple is better.

What this means for our present and future customers can be summarized in our vision statement: Plains Land Bank will be

What’s in a Name?

Simple Is Better for Plains Land Bank

a first-class niche lender, striving for superior service, efficiency, profitability and quality growth.

As a niche lender, we do one thing: long-term agriculture real estate. We have to do our job well, every time, as efficiently as possible. Long-term real estate lending is complicated by law and regulation, subject to the risks of agricultural production and changes in real estate values. In spite of these challenges, we remain well-equipped to make the loan process as smooth as possible — after all, the simple truth is that we have been serving our rural residents for nearly 100 years.

Our member-borrowers can see this value in competitive rates and loan programs that fit their needs as producers and investors; a significant cash patronage; and superior service from application to final payoff.

Plains Land Bank is and will continue to be a strong, stable lender, led by local directors, with loan officers who know the area.

2016 Regional Stockholder Meeting Schedule

Mark your calendar for the 2016 meetings. Please note that days and times have changed:

APRIL 5	AMARILLO	11:30 A.M.
APRIL 5	PLAINVIEW	6:00 P.M.
APRIL 7	PERRYTON	11:30 A.M.
APRIL 7	PAMPA	6:00 P.M.

Additional information will be coming next spring. Watch for the official notice in the mail.

