



PlainsLandBank.com



Vision 2020: Eye on the Future

What an honor it is to serve as CEO of such an incredible association as we celebrate 100 years of Farm Credit! I am so proud to be a part of something that has positively impacted countless lives and helped so many families achieve their dreams and leave an enduring legacy.

In 2015, Plains Land Bank surpassed \$500 million in assets, and we continue to grow. Over the next year, Plains Land Bank will have new employees in all four of our branches so we can continue to offer you unparalleled customer service. Between our growth and new offices in Amarillo and Plainview, we have stayed busy, but our customers remain our No. 1 priority. As we expand, we have developed an internal strategy to keep us aligned, maximize efficiency and lay the groundwork to move forward for the next 100 years. Most importantly, our goal is for you to still receive a patronage check every year! Although it may seem like a lot is changing, we promise that it will result in a better experience for you, our customer.

Our staff takes pride in our customer service. We credit it with keeping us in business for 100 years, and know that it is the key to our future. Thus, we have implemented a strategy — a spirit of collaboration — at Plains Land Bank that we have coined Vision 2020. We believe this strategy will not only benefit our customers, but also lay a sturdy foundation for Plains Land Bank that will extend well beyond 2020, preparing us for many generations to come.

Vision 2020 is being led by a team consisting of Operations Manager Kay Lynn McLaughlin, Chief Credit Officer Cory Bruce and independent auditor Thomas Milner. The team has evaluated our policies and procedures, daily activities and individual responsibilities to ensure that we are operating at 100 percent efficiency. Their recommendations have included the creation of a loan closing department to eliminate delays, hiring a director of human resources and new loan officers over the next 12 months, and implementing a lockbox system for receiving and processing payments.

We are putting these changes in place so we can better serve you. It is because of you that we have had the distinct honor of celebrating our 100th anniversary, and we are so appreciative that you trust us to help you create your legacy. Thank you for letting us help you own a piece of Texas.

Onward and upward,

Greggory S. Lloyd
Chief Executive Officer

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Plains Land Bank Gift Supports New WTAMU Ag Sciences Complex

Plains Land Bank is proud to donate \$150,000 to West Texas A&M University (WTAMU), which will help fund construction of the new WTAMU Agricultural Sciences Complex and provide scholarships for agriculture students.

“We believe in the future of agriculture, and look forward to helping the next generation of agriculturists own a piece of Texas,” said Don James, chairman of the Plains Land Bank Board of Directors, which voted unanimously to approve the endowment.

The gift allows the bank to name a 60-seat classroom in the three-story complex, which is expected to be completed in the summer of 2018. The facility will also include offices, classrooms and labs, a state-of-the-art meats lab, a multipurpose arena and a pavilion.

“Plains Land Bank has provided continuous valuable support to West Texas A&M University for more than a decade,” said Tim Bynum, the university’s vice president for institutional advancement. “In 2005, Plains Land Bank became the first corporate member of the Agriculture Development Association, and with this gift it is once again leading the way as the first major gift donor to the agricultural sciences complex project.”

Plains Land Bank also supports WTAMU students through four \$1,000 scholarships each year.

In 2015, Plains Land Bank was inducted into the university’s Old Main Society for lifetime giving of more than \$50,000.

Plains Land Bank recently presented \$150,000 to West Texas A&M University. On the front row from left to right are WTAMU College of Agriculture Dean Dr. Dean Hawkins, Plains Land Bank CEO Gregg Lloyd, Plains Land Bank Board Chairman Don James and Vice President Tim Bynum of the university. On the back row, from left to right, are Plains Land Bank board members Randy Darnell, Rusty Henson, Steve Brown, Tim Stedje, Danny Krienke, Lyle Miller and Perry Kirkland.



STOCKHOLDER ATTENDS FARM CREDIT YOUNG LEADERS PROGRAM



Steven Ebeling, left, celebrated the completion of the Farm Credit Young Leaders Program in Washington, D.C., with Stan Ray, Farm Credit Bank of Texas Chief Administrative Officer.

Steven Ebeling, a stockholder from Plainview, Texas, attended the 10th Annual Farm Credit Young Leaders Program to learn how Farm Credit’s cooperative structure and unique funding mechanism help rural communities and agriculture thrive.

The 2015 program began with a visit to a Wall Street brokerage firm and a meeting with Tracey McCabe, president and CEO of the Federal Farm Credit Banks Funding Corp., to learn how Farm Credit’s highly rated notes and bonds supply the capital that Farm Credit lending cooperatives put to work in rural communities. Next they traveled to Washington, D.C., to discuss policy issues with USDA officials as well as Senate Appropriations Committee and House Agriculture Committee senior staff.

“The Young Leaders Program has given me a tremendous leg up in the ability to model my business finances in a proven, reliable and time-tested manner,” Ebeling said. “Unparalleled opportunities such as dividends and competitive interest rates would not be possible if the Farm Credit System was not managed in the meticulous manner that it is.”

The Ebeling family has done business with the association’s Plainview office for many years. A fifth-generation farmer and rancher, Steven says his dad always told him, “No one will ever take care of something the way the owner will. There is just something about owning a piece of the pie that will always drive you to go further and higher than if you did not have any skin in the game.”

In June, I had the opportunity to represent Plains Land Bank in the 2016 Association Leadership Program. This intense four-day program was an incredible opportunity to learn the finer details of how Farm Credit works to serve our borrowers and how to feel confident answering questions like, “How exactly does Farm Credit work?” or “Where does your money come from?”

In New York City, we not only visited the Federal Farm Credit Banks Funding Corp., where we learned how funds for our loans are generated, but we also paid a visit to Daiwa Capital Markets, one of the top brokers of Farm Credit bonds. The cooperation and work between the Funding Corp. and Wall Street brokerage firms was very interesting to see.

On our quick trip to Washington, D.C., we learned how to tell the Farm Credit story. That story is carried through the halls of Capitol Hill by our legislators and friends. Spending time on Capitol Hill and meeting with our legislators gave me a greater respect for the work done on behalf of Farm Credit and America’s farmers and ranchers.

Our group had the unique opportunity to be in D.C. for the Farm Credit 100 centennial celebration, where we attended a special reception and awards presentation. This reception included nearly 900 legislators, dignitaries and friends of Farm Credit and a “farmers market” where goods produced by Farm Credit customers from all over the United States were available to attendees.

Amarillo Loan Officer Studies Farm Credit Funding, Mission

By Trent Tyson



Trent Tyson, fifth from right, was one of the Farm Credit employees who traveled to New York City, in the background, and Washington, D.C., during the Farm Credit Association Leadership Program in June 2016. He is a senior loan officer in Plains Land Bank’s Amarillo office.

This trip allowed me to learn and build relationships with fellow employees across our five-state Farm Credit district. Although we are different, in reality we all have common goals — particularly

to improve the means and well-being of farmers and ranchers, our customers who feed and clothe the world.

Happy Birthday, Farm Credit. Here’s to the next 100 years!

Stockholders Re-Elect Three Directors

In April 2016, Plains Land Bank held regional stockholder meetings in Amarillo, Pampa, Plainview and Perryton. Patronage checks totaling \$6.75 million were distributed to customers.

During the meetings, stockholders re-elected the following directors:

- **Dennis Babcock**, Place VI
Carson County and Armstrong County north of the Prairie Dog Town Fork of the Red River
- **Don R. James**, Place VII
Hale County
- **Tim Stedje**, Place II
Hansford and Hutchinson counties

For 2016-2017, James is serving as board chairman.

Congratulations to those elected and thank you, our stockholders, for your participation.



From left to right, Dennis Babcock, Don R. James and Tim Stedje re-elected to the association’s board at the regional stockholder meetings.

Association Employees, Directors Celebrate Farm Credit Centennial



Plains Land Bank employees and board members and their families gathered at Amarillo's Thompson Park on July 21 to celebrate 100 years of Farm Credit.

The afternoon picnic featured farm-fresh sweet corn provided by board member Danny Krienke and his wife, Katie, and grilled hamburgers and sausage purchased from Plains Land Bank customer Clint and Sons. Wyatt Taylor, son of Plainview Loan Officer Jeff Taylor, led the group in prayer.

Following a scavenger hunt, the winners of an association photo contest were announced. CEO Gregg Lloyd took first place with a July 2003 photo of his son Chad Lloyd, pictured after a historic military skirmish in Mosul, Iraq.

Awards were also given to the winning team of the first Plains Land Bank wellness challenge. During the six-week program, employees earned points for exercising, drinking water, eating fruits and vegetables, and staying away from sugar.

Celebrating Farm Credit's 100th anniversary is a privilege owed to our devoted customers, excellent leadership from our board of directors and exceptional employees. Thank you to all of you. We look forward to the next 100 years!



Plains Land Bank CEO Gregg Lloyd enjoys the scavenger hunt at the association's picnic in celebration of the Farm Credit System's centennial.

NEW FACES AT PLAINS LAND BANK

Plains Land Bank is happy to introduce new team members!

SIERRA BLAIS

Sierra is the human resources and executive assistant in Amarillo. She comes to Plains Land Bank with experience as a corporate recruiter for Hastings Entertainment Inc. and an account coordinator for McCormick Co. She lives in Amarillo with her husband, John.

JOY GRAY

Joy is the association's marketing manager in Amarillo. She spent over a decade building a career in Los Angeles, Calif., before returning to the area and working for McCormick Co. She and her husband, Corby, live in Panhandle with their son, Wil.

STEPHEN HOLMES

Stephen is the senior loan officer in Perryton. Previously, he was assistant vice president at First National Bank Perryton. He and his wife, Whitney, have a daughter, Tatum.

ALEX MERAZ

Alex is a loan officer in Amarillo. Previously, he was a pumper with Cimarex Energy. Alex grew up in Canadian and attended Lindenwood University in Missouri.

BRENDA RAMIREZ

Brenda is a loan administrator associate in Plainview. Previously, she was an office manager for State Farm and at Plainview Country Club.

