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John Logsdon	Sr. VP/Branch Manager
Michael Burns	Sr. VP/Relationship Manager
Brad Hodges	Relationship Manager/IT
Connie Eichem	Credit Support Specialist
Ryan Pierce	Loan Officer Trainee

Belen Service Center

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Calley Thompson	Credit Analyst/ Marketing Assistant
Megan Schuller	Credit Support Specialist

CEO Message



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.

Ag New Mexico Farm Credit 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. We are also proud to have several former military personnel on our staff and board.

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 in making a home or a career in rural America.

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

Frank Shelton
Chief Executive Officer





COLLECTING **MEMORIES** & **MEMORABILIA**

Does your family have a long history with Ag New Mexico Farm Credit? Do you have Farm Credit memorabilia from decades ago?

In preparation for next year's Farm Credit System centennial, we invite our customers to share their Farm Credit memories and memorabilia with us.

Perhaps you have your grandparents' original loan documents. Maybe you have old Farm Credit photos, brochures, meeting programs or news

clippings about the association, or very old objects bearing the association's logo. If so, let us know. We might want to photograph your artifacts or make copies of your documents for our archives.

We'd also like to hear how your family has been involved with Ag New Mexico Farm Credit through the decades and generations.

Contact your local branch office to help with our history project.

Celebrate the Past, Embrace the Future

Excitement is building at Ag New Mexico Farm Credit 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.

Ag New Mexico Farm Credit 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.

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!



The Flow of Farm Credit Funds

Senior Vice President John Logsdon Participates in Farm Credit Leadership Program

The funds that Ag New Mexico Farm Credit lends to farmers and ranchers follow a unique path. This past summer, John Logsdon, senior vice president and Clovis branch manager, participated in the Farm Credit Association Leaders Program, when he 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.

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.

"I have worked for Farm Credit for 37 years and have always been aware of our funding sources, but visiting the Federal Farm Credit Banks Funding Corporation and Wall Street puts it in a new perspective," said Logsdon. "We [in Farm Credit] are unique in that we get funds from national and international investors, and funnel it into our local communities. Commercial banks take local deposits and funnel them upward to their corporate headquarters."

Participants also met with elected officials during the trip.

"We were able to spend some time on Capitol Hill making contacts that will help allow open, two-way communication when our representatives need local information or when we need to contact them on matters of local importance," Logsdon said.



Farm Credit employees visited George Washington's Virginia home and plantation, Mount Vernon, on the trip. John Logsdon is front row, far left.

Welcome to Our New Employee



Ryan Pierce

Ag New Mexico Farm Credit is pleased to announce the recent hiring of Ryan Pierce as loan officer trainee in the Clovis credit office.

Pierce comes to the association with prior experience from Agri-Tech Irrigation, a drip-irrigation company based in Lubbock, Texas. Throughout college, he also worked as a farmhand in Idalou, Texas, on an operation that produced wheat, alfalfa and red top cane.

Pierce graduated from Texas A&M University with a bachelor's degree in agricultural economics with an emphasis in finance and real estate.

Reared in Lubbock and Abernathy, Texas, he is familiar with small towns and the rural lifestyles that we value

here at Ag New Mexico Farm Credit. He was active in FFA and was a member of his high school's tractor restoration team, which made it to the FFA national finals. He enjoys all outdoor activities, including hunting and fishing.

"I am excited to work for Ag New Mexico Farm Credit because of its dedication to seeing agricultural and rural areas continue to thrive," said Pierce. "I am looking forward to helping the association grow, while at the same time helping its customers succeed."

As we welcome Pierce to our Clovis credit office, we are eager to see him succeed in his new position and further grow our association.

BANKING AT YOUR FINGERTIPS

Doing business with Ag New Mexico has never been easier!

At Ag New Mexico, we strive to provide the best products and services to our members, including helpful cash management products.

Our Ag Banking Online service and new Ag Banking mobile application offer two great ways to manage your accounts 24/7, whenever it's most convenient. All it takes is a computer or an Apple or Android smartphone or tablet to:

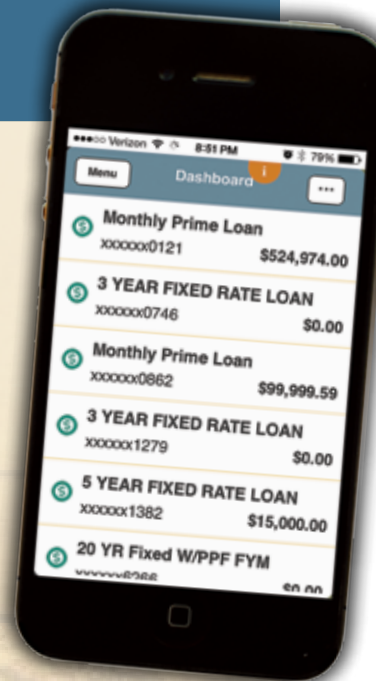
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Ag New Mexico understands how important your cash flow is to the success of your business. That's why we offer several other convenient services to help you manage your financial transactions.

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