



A LETTER

FROM OUR CEO

LONE STAR IS AT HOME IN THE COUNTRY

Here at Lone Star Ag Credit, helping rural communities thrive is the very heart of our mission. In fact, the need for dependable credit in rural areas is why Farm Credit got its start a century ago. Our reliability, unique expertise in rural lending, and remarkable service are why so many people have made Lone Star their lender of choice. And our growth continues in 2017, with Lone Star approaching \$1.7 billion in loans for rural homes and land, farming and ranching operations, agribusiness and equipment, as well as recreational properties for hunting, fishing or just getting back to nature.

In the early days, nearly everyone in rural Texas made a living from farming or ranching. But you don't have to be a full-time farmer to enjoy rearing your children in a small town or retiring where you can watch wildlife at sunrise. Today our lending cooperative puts the rural lifestyle within reach for people from all walks of life.

We understand rural property in Texas, and put our expertise to work for you when you want to buy or build a home in the country. Whether your goal is to find the right property, maintain an ag-use tax valuation, put in a well or hire someone to get the job done, our knowledgeable loan officers can point you in the right direction.

After you've chosen your property, we can finance the home and acreage with one loan, saving you time and money. We can even finance raw land and can offer a streamlined all-in-one permanent interim construction loan with flexible terms to fit your needs.

Once you're settled in, you don't need to go anywhere else to finance livestock, farm equipment, operating expenses or improvements — from home renovations to fences, barns and ponds.

Lone Star Ag Credit understands why you make your home in the country, because we wouldn't want to be anywhere else, either. If you have friends who are ready to finance a rural home, send them our way. We'll be happy to help them become members of our cooperative family and our community.

Troy Bussmeir
Chief Executive Officer

Visit us online at LoneStarAgCredit.com





Macy Blankenship, credit office president in Lampasas

THE LONE STAR DIFFERENCE

Yes, Lone Star Ag Credit is a full-service agricultural lending cooperative offering a range of financial solutions for rural landowners, country homeowners, farmers, ranchers and agribusiness owners. But as you've most likely experienced, we're so much more! You see, because we live and work in the communities we serve, we're glad to share our knowledge of the local market and its resources to make settling on your piece of Texas just a bit easier.

A good example of a staff member with this kind of expertise is Macy Blankenship, our credit office president in Lampasas. She has lived in the Lampasas area for most of her life, and her authentic love for community and its history is contagious.

Nothing gives Macy greater joy than making newcomers welcome. So after financing their piece of Texas, she'll genially offer to introduce them to her community and to the people who will be their neighbors. And thanks to her deep roots in the area, she doesn't stop there. Macy will also offer to share her contacts with local resources to help new folks get their homestead up and running.

Yes, things are different here at Lone Star Ag Credit. We have a unique understanding of the financial needs of farmers, ranchers, agribusinesses and rural homeowners. And when someone finances their piece of Texas with us, they become a part of the Lone Star Ag Credit family. We want each member of our family to thrive. Our sincere care for each customer is one of the greatest benefits of doing business with Lone Star Ag Credit.

WANT TO KNOW MORE ABOUT LONE STAR AND WHAT WE ARE DOING IN THE COMMUNITIES WE SERVE? KEEP UP WITH US ON SOCIAL MEDIA!

- f** [FACEBOOK.COM/LONESTARAGCREDIT](https://www.facebook.com/LONESTARAGCREDIT)
- t** [TWITTER.COM/LONESTAR_LSAC](https://twitter.com/LONESTAR_LSAC)
- i** [INSTAGRAM.COM/LONESTAR_LSAC](https://www.instagram.com/LONESTAR_LSAC)
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A
BREATH

OF FRESH AIR

“I finally have my place in the country.
Lone Star Ag Credit helped me finance
my piece of Texas.”

CHARLES GREEN | 5G LAND & CATTLE CO.
Member Since 1998

Visit LoneStarAgCredit.com to
connect with a loan officer near you.

LONE STAR
AG CREDIT

FINANCING YOUR PIECE OF TEXAS

FINANCING FOR: RECREATIONAL PROPERTY | RURAL HOMES
RURAL REAL ESTATE | EQUIPMENT | FARM OR RANCH
OPERATIONS | AGRIBUSINESSES



CASH BACK TO CUSTOMERS

Lone Star's solid financial performance in 2016, highlighted by an increase in assets and strong credit quality, allowed the association's board of directors to approve a record \$13.8 million cash patronage dividend. All eligible stockholders received their dividends earlier this year. The distribution of patronage dividends to members is just one of the benefits of Lone Star's cooperative business structure, setting it apart from other kinds of lenders.



SAVE TIME AND MONEY WITH LONE STAR AG CREDIT'S CASH MANAGEMENT TOOLS

Lone Star Ag Credit offers free cash management tools to help you manage your financial transactions and make doing business with us even easier. Our two most popular tools are "P.A.I.D." (preauthorized electronic installment drafting) and Ag Banking Online.

P.A.I.D. – PREAUTHORIZED ELECTRONIC INSTALLMENT DRAFTING

Through P.A.I.D., your loan payments are automatically wired from your bank or credit union to us. You avoid paying for checks and stamps. And, you gain peace of mind knowing your payments are on time, every time. If your interest rate changes, you are notified of the change on a billing notice, and the new installment amount is automatically withdrawn from your account. To learn more or to sign up, just contact your local Lone Star Ag Credit office.

AG BANKING ONLINE

At any time and from almost any place, our web-based Ag Banking Online allows you access to your Lone Star Ag Credit accounts. You can view your account information, make Lone Star Ag Credit loan payments from a designated commercial bank account, and transfer funds internally between your various Lone Star Ag Credit accounts. And, you can be confident that the site is secure and your information is confidential. As a customer, you may sign up for Ag Banking Online by visiting www.lonestaragcredit.com.

