



TAKING
AGRICULTURE
TO THE NEXT LEVEL

Agriculture is defined as raising products such as cattle, corn and cotton. For those of us who work in the agricultural sector, however, it's not just about production. Agriculture is a diverse industry that encompasses everything from research and development to processing and marketing.

Today, Lone Star Ag Credit finances a vast variety of crops and numerous types of livestock operations, as well as timber and aquaculture operations. More and more Lone Star customers are diversifying beyond traditional crops, adding value by processing their own raw commodities, and adopting new technologies that increase profitability, address labor shortages and better serve the changing consumer market.

Some farmers and ranchers are taking agriculture to the next level, bringing products a step closer

to consumers through innovative approaches to marketing. Still others have started agribusiness operations that are creating jobs and keeping rural communities vibrant.

This issue of Landscapes spotlights a few of the many Farm Credit customers, including our own board member John Sawyer, who are pursuing new marketing channels for traditional commodities and establishing new ag businesses through ingenuity and hard work.

Lone Star applauds our many customers who work hard every day to produce, process and market the food and fiber our nation depends on. Thank you for allowing Lone Star Ag Credit to play a supporting role in your agriculture business.

Troy Bussmeir
Chief Executive Officer



CUSTOM-TAILORED LENDING

FOR FINANCIAL SOLUTIONS

Lone Star Ag Credit is a full-service agricultural lending cooperative that offers competitive loans for rural landowners, country homeowners, farmers, ranchers and agribusiness owners. We are committed to providing the right financial solution to meet your credit needs. Call today or come visit us at one of our branches — or if you are too busy to come to us, our loan officers will come to you. Lone Star is your credit source for:



FARM, RANCH AND RECREATIONAL REAL ESTATE

LONG-TERM FINANCING IS AVAILABLE FOR:

- Rural real estate purchases or improvements
- Rural recreational property and ranches
- Timberland purchases
- Country home purchases, construction or improvements
- Agribusiness facility construction and improvements
- Refinancing of debt on any of the above



OPERATING CAPITAL, EQUIPMENT AND LIVESTOCK LOANS

SHORT- AND INTERMEDIATE-TERM LOANS FOR:

- Cattle purchases (stocker, cow-calf or feedlot)
- Equipment purchases (new and used)
- Operating expenses, such as feed, seed, chemical and veterinary costs
- Agribusiness financing

TESTIMONIALS



BRODY BAIRD

New Boston Credit Office President

“Being a local lender means that we are lending to our neighbors, friends and peers. I recently made a loan to a lady who purchased a tract right across from one of my farms. Not only was I able to tell her about the place’s history, but I also was able to refer her to local vendors of various supplies that she will need as well as equipment, feed and fertilizer dealers, and veterinary care. I was able to share who her neighbors are and how to get in touch with them! So I like to think that when you do your financing with us, you get a lot more than just a loan product. You get personal guidance and help from a neighboring rancher.”



BARBARA GOLDEN

Paris Credit Office President

“For young, beginning and small farmers and ranchers there’s a ‘feel good’ moment when the second- or third-generation borrower comes to our office and wants to pursue their own dreams — land, house, cattle operation, farming operation, etc. I enjoy getting to know the customer as an individual. Since we’re a local lender, we can help them from origination to payoff and all the possible changes in between. We get to know their family and their dreams for the future. If they’re new to the area, we can direct them to local people and resources they will need such as home, barn and fence builders, hay balers or their county agent.”



RURAL HOME LOANS

- Country home purchase
- Refinancing a country home
- Construction of a country home



AGRIBUSINESS LOANS

LOANS MAY BE MADE TO FARM-RELATED BUSINESSES FOR:

- Operating capital
- Structures and equipment
- Initial working capital

AGRIBUSINESS LOANS MAY ALSO BE MADE TO CERTAIN BUSINESSES ENGAGED IN:

- Marketing, processing or storage of agricultural commodities
- Furnishing custom-type farm-related services



YOUNG, BEGINNING AND SMALL (YBS) FARMERS AND RANCHERS

We know it is important to start off on the right foot, and we are committed to financing a new generation of farmers and ranchers to the full extent of their creditworthiness. Lone Star not only finances this important group, but we also strive to make financing for the YBS market easier to find. That's why we try to be at every event that a young, beginning or small farmer or rancher might attend.



JASON JONES

*Sweetwater Credit Office
Vice President of Lending*

“Growing up in the area and knowing not only land but also the people and the local economies helps me to tailor loans to meet our customers’ needs from the beginning of their loan throughout our entire relationship.”



AARON J. NORS

Waco Credit Office President

“I really like our interim construction loan program for new dwellings. It has the benefits of a one-time close and a fixed interest rate from day one. That way, you don’t have to worry about rates or your monthly payment increasing after you finish your home, or worry about having a second closing while you are trying to move and get settled into your new place. It takes a lot of the risk and stress out of financing a new home.”

OUR MISSION

Enhance the quality of life in rural America by providing financial solutions in the communities we serve.

OUR VALUES

Six core values form the foundation of Lone Star Ag Credit's culture. These values guide the board of directors, management and staff. The six values are:

1

DEPENDABILITY

We will be here when times are good, and when times are tough.

2

RESPONSIVENESS

Deliver exceptional service to our existing and prospective members.

3

TEAMWORK

Working together, a team can achieve greater things.

4

EFFICIENCY

Work smart to achieve maximum results from the team's effort and talent.

5

COURTESY

Every conversation should be approached with respect.

6

INTEGRITY

Committed to doing what is right.

GROWING A

BRIGHTER FUTURE

Lone Star Ag Credit Scholarship Program

Our scholarship program is part of our commitment to foster the next generation of leaders in agriculture. Lone Star Ag Credit awards six graduating seniors a \$2,500 scholarship, a total of \$15,000 a year toward growing a brighter future in ag. The scholarship application process opens in early 2018, and information will be made available on our website, Facebook page and at your local credit office.

