

The mission of Great Plains Ag Credit is to provide a dependable, comprehensive source of financing and related services to the area's agricultural producers.



2013: A Vintage Year

As a customer of Great Plains Ag Credit, you benefit when your financing cooperative has a good year. It is a pleasure to report that 2013 was indeed a good year for Great Plains and for the Farm Credit System as a whole. Here are a few highlights of your co-op's past, present and future.

- Although the association faced challenges in 2013, we ended with a respectable profit and good returns on assets and equity.
- Because of positive financial results at year end, Great Plains declared \$5.035 million in cash patronage and allocated earnings. Later this year,

stockholders with allocated surplus will also receive a payment representing a roll-out of past years' retained allocations.

- Great Plains had many successes in 2013, including the opening of a new office building for Great Plains Ag Insurance in Muleshoe. With all the changes to crop insurance due to the new farm bill, you owe it to yourself and your operation to speak to one of our insurance specialists. Our staff is working tirelessly to learn and understand the provisions of the Agricultural Act of 2014 so they can assist you in making the very best decision for your operation. Because agriculture is our only business, our insurance staff understands your goals and needs better than any other agency.
- Due to association growth and the hiring of additional staff to provide the best possible service, our Amarillo office is bursting at the seams. We are excited to announce that in 2015 we will move into a new facility designed to meet our specific needs.

Day in and day out, our mission is to serve producers and agribusiness providers with services and products developed especially for agriculture. Farm Credit is as significant for farmers and ranchers today as it was when created by Congress nearly 100 years ago. Today, we remain relevant by providing services that fit your operation — such as an in-house leasing representative, keeping our rates competitive, and providing a stable source of capital for your operation.

Your board of directors and association staff thank you for contributing to the earnings of Great Plains Ag Credit in 2013. Your success is our success, and that comes back around to you in patronage payments. Teaming up with your lending cooperative is good business!

Tim McDonald
Chief Executive Officer



Part of the Farm Credit System

Great Plains Annual Stockholders Meeting

More than 200 stockholders, staff and guests attended the 2014 Great Plains Ag Credit Annual Stockholders Meeting on March 27 at the Amarillo Country Club. Special guests included two members of the Farm Credit Bank of Texas Board of Directors — Mike Garnett of Spearman and Jimmy Dodson of Robstown.

Dodson, the featured speaker for the evening, told of his family's relationship with agriculture and Farm Credit. His story included describing his service on the boards of his association and the district bank, and how the experiences have enriched his life. He closed by urging members to tell a neighbor about Great Plains Ag Credit and explain to them the benefits of doing business with a lending cooperative.

The business portion of the annual meeting included the report of the 2013-14 nominating committee, which was composed of its chairman Lance Loudder, Dan Carthel, Paul Detten, Brent Wells and David Moore. Explaining that the three-year director terms of Danny Detten and Dennis Anthony were expiring, Loudder announced the committee's nominees for the two open positions on the board:

Position 1 nominees:

Dennis Anthony of Friona

Glen Schur of Plainview

Position 2 nominees:

Lance Gaillard of Morse

Troy Skarke of Claude

The board and staff of Great Plains are deeply indebted to the members of the nominating committee and all the nominees who agree to serve if elected. The cooperative principle of democratic member control is at the core of our successful association.



Position 1 nominee — Dennis Anthony and his wife, Loraine



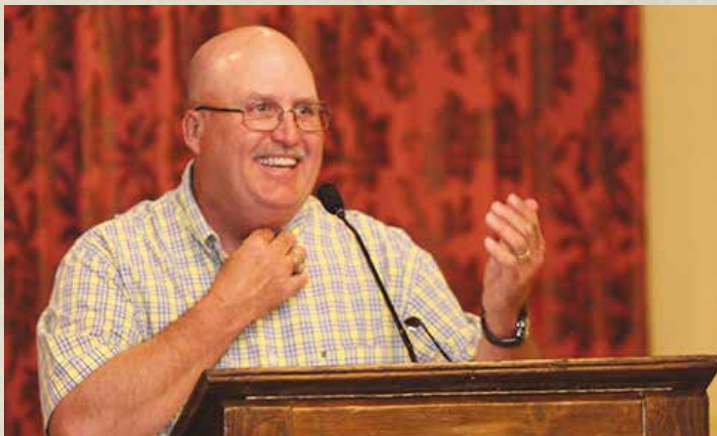
Position 1 nominee — Glen Schur and his wife, Dina



Position 2 nominee — Troy Skarke and his wife, Joyce



Position 2 nominee — Lance Gaillard and his wife, Sahala



Lance Loudder, nominating committee chairman

In Gratitude for Longtime Service



Pictured at the annual meeting are, from left to right, Farm Credit Bank of Texas Board Chairman Jimmy Dodson and Great Plains representatives: Board Chairman Dennis Anthony; directors Bryan Reinart, Myles Frische, Danny Detten and Terry Sherrill; CEO Tim McDonald; and directors Joe Reinart and Trent Finck.

Danny Detten served on the Great Plains board from 1999 to 2014. In honor of his retirement from the board, he was presented with a gold watch at the annual meeting. Detten was a charter member of the association's audit committee. This committee oversees the financial reporting process, the systems of internal control, the audit process, and the association's process for monitoring compliance with laws, regulations, policies, standards of conduct and public responsibilities. Detten was generous with his time in service to the association and provided a voice of experience, giving wise counsel in the business matters of Great Plains Ag Credit.



Great Plains stockholders, staff and guests packed the house at the Amarillo Country Club.



If you see a table like this at an annual meeting, you are in Texas!



Each year the annual meeting goes off without a hitch because of the hard work and planning by Carolyn Brand, executive assistant.

A Growing Association Means New Staff at Great Plains!

As the association grows, so does the staff. We recently welcomed several new employees to Great Plains Ag Credit. Stop by and meet them yourself!



Chief Financial Officer Jeff Fairchild



New staff members, from left to right: Chelsey Romo, Chaslyn Tull, Matt Groetken and Katelyn Pitchford

Jeff Fairchild joined Great Plains' central office staff in November 2013 as chief financial officer.

Matt Groetken graduated from Texas Tech University and is a loan officer trainee in the Friona office.

Katelynn Pitchford works on the credit team of the central office. She holds a bachelor's degree from West Texas A&M University, where she is pursuing her MBA in management.

Chelsey Romo is an intern in the credit analysis department in Amarillo. She graduated from West Texas A&M University in May 2014.

Chaslyn Tull shares her time as a loan administrator in the Amarillo and Dimmitt branch offices. She is a graduate of West Texas A&M University in Canyon.



New Amarillo office employees, Ben Gearn, left, and Jessen Tucker

Ben Gearn, loan administrator in the Amarillo branch office, has more than five years of banking experience plus a strong background in customer service. She is a native of Turkey, Texas.

Jessen Tucker, loan officer trainee in the Amarillo branch, recently graduated from the Texas Christian University Ranch Management Program. She holds MBA and BBA degrees from Wayland Baptist University.

Employee Longevity Serves Association Well

Tenure awards were presented to four Great Plains employees at the annual stockholders meeting in March. They represent a total of 80 years of service.

Daleyn Schwartz, loan administrator in Plainview – **10 years**

LaKrisha Williamson, senior loan administrator in Dumas – **15 years**

Robert Jones, vice president and Friona branch manager – **25 years**

Geary Mortimer, chief collateral evaluator – **30 years**



Great Plains Director Trent Finck congratulates Geary Mortimer on his 30 years of service.



Great Plains Director Myles Frische, left, and CEO Tim McDonald, center, present Mark Kleman with his Commitment to Excellence award.

Commitment to Excellence

by Tim McDonald

For the past three years, we have asked staff to vote for the individual team member who best exemplifies commitment to excellence, and this year's recipient by overwhelming majority vote is Mark Kleman, vice president and Dimmitt branch manager.

One of his fellow employees commented, "Mark has consistently had good growth, and excellent credit quality and audits while fulfilling his commitment to family." Another remarked, "He is very committed to the association, his employees and customers — he does a great job!" We are betting that his customers feel the very same way. We send him many congratulations!