

**EARLY
ADMINISTRATIVE OFFICE**

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Boyd J. "Jimmy" Chambers

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203 South Blackburn St.
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COMANCHE OFFICE

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Jessica Railsback

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Kassidy Martin

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Jim Burkhead
Wade Polk

SAN SABA OFFICE

P.O. Box 130
110 North High St.
San Saba, Texas 76877
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Jeff Bedwell
Myia Stewardson

DIRECTORS

Robby Halfmann,
Chairman
Kenneth Harvick,
Vice Chairman
Mike Finlay
Philip Hinds
Steven Lehrmann
Burl D. Lowery



WHEN THE GOING GETS TOUGH, WE'RE HERE FOR YOU

You're probably familiar with the saying, "When the going gets tough, the tough get going." This particularly applies in agriculture.

Even when the sun shines and the perfect amount of rain falls, it's a tough business. Markets can dry up faster than crops. Machinery breaks when you need it most. Yet farmers and ranchers generally don't give up. They just work harder and smarter, optimistic that next year will be better.

But no matter how tough you are — mentally, physically or financially — it helps to have a lender who understands what you're going through.

Your staff at Central Texas Farm Credit understands the cyclical nature of agriculture. Many of us grew up in agriculture and still have personal connections to the land. We know that dealing with risk and managing a large budget can be stressful.

Central Texas Farm Credit wants you to succeed. As a responsible lender, we encourage all of our customers to make the best decisions for their needs. At the same time, we must ensure that the co-op continues to flourish. When we do well financially, every member-borrower benefits. That's one of the advantages of financing with our co-op — we look out for our borrowers' interests.

For Central Texas Farm Credit, 2018 was a good year. Thanks to our strong financial results, we were able to return \$6.5 million in patronage to our borrowers. That patronage payment effectively reduced your interest rate for 2018 by 1.5 percentage points.

I sincerely hope that 2019 will be an excellent year for all of our customers. However, if the going gets tough, come see us. Whether you need a word of encouragement or financing advice — or want to share some good news — we are always here for you.

Boyd J. "Jimmy" Chambers
Chief Executive Officer



RECORD \$6.5 MILLION PATRONAGE RETURNED TO CUSTOMERS

Central Texas Farm Credit returned a record \$6.5 million cash patronage to customers in March, thanks to strong financial results in 2018. This marks the 25th consecutive year that we have distributed capital to our members.

“Sharing our success with members is one of the ways we thank them for their business,” said Robby Halfmann, chairman of the cooperative’s board. “The patronage distribution that was approved by our board of directors effectively reduces borrowers’ interest rates by an average of 1.5 percentage points.”



The Central Texas Farm Credit Board of Directors holds a symbolic check showing a record \$6.5 million patronage. From left to right are Board Chairman Robby Halfmann, Burl Lowery, Steven Lehrmann, Philip Hinds, Vice Chairman Kenneth Harvick and Mike Finlay.

OUT AND ABOUT IN OUR COMMUNITY

COLEMAN 9/11 On September 11, 2018, the Coleman County community came together to honor and remember those who tragically lost their lives on September 11, 2001. What a wonderful way to show our respect for those who serve and protect our country.



Coleman staff remember the heroes of 9/11. From left to right, Arletta O’Shields, loan accounting and operations specialist; Sheri Lowe, credit analyst associate; and Claudette Croft, customer service representative.

EARLY FFA CHAPTER STOCK SHOW Central Texas Farm Credit presented buckles to Early FFA members for their chapter stock show. Buckles were donated by the association.



Chief Credit Officer Travis McKinney, far left, and Loan Officer Jessica Railsback, far right, were on hand to present buckles to Early FFA students.



COMANCHE COUNTY 4-H AWARDS BANQUET

It was a pleasure to present the Comanche County 4-H awards to some hardworking young people. Congratulations!

Loan Officer Jessica Railsback of the Comanche office was happy to present the Comanche County 4-H awards to the deserving recipients.

LEARN ABOUT
JOB OPENINGS

WE WANT TO
HEAR FROM YOU

GET THE LATEST
CENTRAL TEXAS
FARM CREDIT NEWS
AND INFORMATION

MEET OUR
CUSTOMERS

6 REASONS *why you should* FOLLOW US ON:



AG INDUSTRY
NEWS AND EVENTS

GET TO KNOW
OUR TEAM

SAN SABA STOCK SHOW In January, Central Texas Farm Credit celebrated our San Saba County Junior Livestock Show Grand and Reserve Champion winners. We hosted a pizza and cupcakes party, and all of the winners received a Central Texas Farm Credit jacket, part of the prize for their winnings.

It's an honor to support the ag leaders of tomorrow. Congrats to these young people!



San Saba County Junior Livestock Show winners show off the jackets given to them by Central Texas Farm Credit.

BRADY GOAT COOKOFF Central Texas Farm Credit's Brady staff participated in the 2018 Annual World Championship Goat BBQ Cookoff.



Jeff Bedwell, Central Texas Farm Credit branch manager in Brady, center, John Stewardson, left, and Dusty Bedwell, right, get ready to try some barbecued goat.

A BIG WELCOME TO OUR NEW EMPLOYEES



JASON DENNISTON

*IT Systems Analyst
Early Administration*

Jason studied computer science engineering at Tyler Junior College, where he received his associate's degree, and at the University of Texas at Arlington. He and his wife, Kayla, have three sons and enjoy traveling and live music.



MARCIE DEWELL

*Cash Management Specialist
Early Administration*

Marcie attended Odessa College. She and her husband, Roger, live in May and have two children. Marcie loves photography and spending time at her family's ranch.



VICTORIA KUYKENDALL

*Customer Service
Representative, San Angelo*

Victoria, a San Angelo native, attended Angelo State University and has a daughter. Raised on a ranch, she enjoys reading about Texas history and helping families continue their tradition of farming and ranching.



TYLER NIEHUES

*Credit Analyst Associate
San Angelo*

Tyler, a San Angelo native, holds a degree in agricultural and applied economics from Texas Tech University. He is an avid history buff who enjoys hunting and sharing his passion for agriculture with our members.



JARED SANDERSON

*Collateral Inspector
Coleman*

A native of San Saba, Jared holds a bachelor's degree in sports fitness from Hardin Simmons University. He and his wife, Sundi, have two children. Jared enjoys hunting and working on his family's ranch.



CASEY SPIKES

*Loan Officer
Early*

Casey graduated from Texas A&M University with a bachelor's degree in agricultural economics with an emphasis in finance and real estate. He also raises and shows Dorper sheep and is a co-owner of the Bowie Sheep and Goat Commission.



KATHRYN WALKER

*Credit Analyst Associate
Early*

A Brownwood native, Kathryn has a bachelor's degree in finance from Coastal Carolina University. She enjoys painting, drawing and designing, and connecting with borrowers and her Central Texas family.

EMPLOYEE PROMOTIONS



JIM BURKHEAD

Loan Officer, San Angelo



CHRIS JORDAN

Loan Officer, Early