



www.AlabamaFarmCredit.com

Your rural lending partner since 1917.

Administrative Office

Phone: (256) 737-7128

Toll Free: (877) 681-6087

Albertville Branch

Counties Served: Cherokee, DeKalb, Etowah and Marshall

Phone: (256) 878-2631

Toll Free: (888) 305-0093

Athens Branch

Counties Served: Jackson, Limestone and Madison

Phone: (256) 232-0344

Toll Free: (888) 305-0091

Cullman Branch

Counties Served: Blount, Cullman, Jefferson, Morgan, Walker and Winston

Phone: (256) 734-0132

Toll Free: (888) 305-0074

Talladega Branch

Counties Served: Calhoun, Clay, Cleburne, Randolph, Shelby, St. Clair and Talladega

Phone: (256) 362-0507

Toll Free: (888) 305-0098

Tuscumbia Branch

Counties Served: Colbert, Fayette, Franklin, Lamar, Lauderdale, Lawrence and Marion

Phone: (256) 381-5512

Toll Free: (888) 305-0081

Part of the Farm Credit System



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 Alabama 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.

Alabama 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 Alabama Farm Credit, 2018 was good year. Thanks to our strong financial results, we were able to return a \$9.38 million cash cash patronage to our borrowers. That patronage payment effectively reduced your interest rate for 2018 by 1.25 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.

Mel Koller
Chief Executive Officer



Please "like" us on Facebook; follow us on Instagram and Twitter; subscribe to our YouTube channel; and connect with us on LinkedIn!



A Restaurant in the Wilds

Bama Bucks Steakhouse serves up wild game in a cozy cabin atmosphere.

As a youngster, Terry Turk wanted to have a pet deer. Some kids would have outgrown the idea, but not Terry. He followed the dream, establishing his own herd of whitetails and becoming a certified deer breeder in 1998.

But the Alabama Farm Credit customer didn't stop there.

What started as his deer farm near Sardis City, Ala., has grown into so much more — well beyond his original dream.

The farm is now home to nearly 400 animals, including many exotic wildlife species. Over the years, Terry and his wife, Jennifer, have added elk, bison, antelope,

bull riding and cowboy cooking — are detailed on the park's website and social media sites.

Wild Game on Menu

In January, the family opened their latest venture — Bama Bucks Steakhouse and Wild Game Restaurant. With its Midwestern atmosphere, created by cabin-style decor and moose, deer and fish mounted on the walls, the restaurant is unique to the region. Its 44 employees are all knowledgeable about the wildlife park and can tell you about the animals mounted inside and as well as those roaming outside.



Bama Bucks restaurant and exotic animal park is a family operation for the Turks, left to right: Terry, Jennifer, Jay, Josie and Cody.

“Alabama Farm Credit has been absolutely awesome to deal with. We couldn't have gone with anyone else that would have made this so easy.” — Terry Turk

black bear, camels, lemurs, monkeys, an ostrich and other creatures. Open to the public, the exotic animal park, located between Gadsen and Albertville, draws visitors from afar.

But the Turks didn't stop with exotic animals, either.

They added an outdoor events pavilion, an antique barn and all types of outdoor entertainment. You can ride a camel or steer, and at the general store you can purchase local honey and even watch bees work.

Activities planned for the coming months — knife-throwing, archery, chainsaw-carving, arrowhead-making, mechanical

Word about the restaurant has spread quickly. No wonder. The menu offers some exotic options, including 30 percent wild game — elk, bison, gator, pheasant and quail. Grilled elk steak with blackberry BBQ sauce is the No. 1 game item on the menu, followed by bison ribeye. If you prefer beef, you can order an Angus steak, sourced from Florence, Ala., and dry-aged 30 days.

Caring for 400 animals is a big chore for Terry, who works for Marshall County Power, and Jennifer, a teacher, but they don't do it alone. Their three children — Jay, 25, Cody, 23, and Josie, 17 — all help with the day-to-day operations.

As he reflects on the family's accomplishments, Terry says he is grateful to have a lender who shares their vision.

“Alabama Farm Credit has been absolutely awesome to deal with. We couldn't have gone with anyone else that would have made this so easy,” he says. “I would also like to personally thank Dan Cofield for his time that he has put toward this project. We really needed someone to believe in us, that this would work. It took us two years to build this place and the payoff has been absolutely incredible.

“We know that God has truly blessed us on this new adventure, but without the good people at Alabama Farm Credit working with us, it wouldn't have been possible,” he says.

Cofield, a loan officer in Alabama Farm Credit's Albertville branch, was glad to be involved.

“I feel privileged to have been a part of bringing the Turks' dreams to reality in my hometown of Sardis City,” Cofield says. “Bama Bucks is one of the most unique attractions in our area, and I know it will flourish for many years to come.”

For more information, visit bama-bucks.com.



The Alabama Farm Credit Board of Directors, from left to right: Rickey Cornutt, John Adams, Danny Baugh, Hugh Harris, Loyd Rutherford, Larry McGee, Matthew Christjohn and Stewart McGill.

Record \$9.38 Million Cash Patronage Returned to Members

Based on solid performance in 2018, Alabama Farm Credit distributed a record \$9.38 million cash patronage payment to our stockholders in March. This amount, approved by the board of directors, represented 62.05 percent of last year's net income.

Alabama Farm Credit has a long history of paying patronage — we have returned more than \$82.4 million in patronage to our stockholders since 1999.

Supporting Alabama FFA

At Alabama Farm Credit, we are honored to support the FFA, which is so valuable to the agriculture community. We were proud to recently partner with Alabama Ag Credit (AAC) to donate \$20,000 to the Alabama State FFA Convention.

Together with AAC, we also served as title sponsors of the annual convention in Montgomery on June 4-7. More than 2,000 high school students gathered to compete in contests, celebrate the year's accomplishments, develop leadership skills and take advantage of networking opportunities.

The experience and connections made in FFA will last a lifetime and help these young people transition into leadership roles in agriculture.



Alabama Farm Credit Human Resources Manager Brandi Jones, front row second from right, and Alabama Ag Credit CEO Doug Thiessen, at her right, present their donation to the Alabama FFA.

A Big Thank You to Retired Director Loyd Rutherford



Loyd Rutherford and his wife, Janice, at his Farm Credit retirement celebration

Longtime Alabama Farm Credit Board Member Loyd Rutherford retired from the board of directors on April 18. A director since 1990, he was board chairman from 1995 to 2017.

"You can't talk about the history, success and growth of Alabama Farm Credit without talking about Mr. Loyd Rutherford," said Alabama Farm Credit CEO Mel Koller. "Over the

past 29 years, he has been a dedicated servant to Alabama Farm Credit and the entire Farm Credit System. He helped our cooperative navigate the farm struggles of the early '90s, the transition to an ACA from a Land Bank, and prosperous growth through the past three decades. He made sure that stockholder interests were at the forefront of the association's service, and ensured patronage was paid to demonstrate the value the stockholders had in the organization."

Over the years, Rutherford served on the District Benefits Administration Committee for the Farm Credit Bank of Texas and the Farm Credit Benefit Alliance plan sponsor committee, which services both AgFirst Farm Credit Bank and Farm Credit Bank of Texas. He served on the boards of the Tenth District Farm Credit Council, the national Farm Credit Council and Farm Credit Council Services. Retired from working 32 years with a local cooperative, he owns and operates JRL Inc., a construction and development company in Moulton, Ala. He also produces cotton, soybeans, cattle and broilers.

"It has been an honor to serve the stockholders of Alabama Farm Credit for the past 29 years, working with some of the most dedicated directors and three of the best CEOs in all of Farm Credit," said Rutherford. "I will miss all the good friends I have made all over the United States."

The whole Alabama Farm Credit family thanks him for his tireless service, and hopes that he and his wife, Janice, are able to enjoy some wonderful time together with their children and grandchildren.

David Daily Elected and Stewart McGill Re-Elected to the Board

Congratulations to directors David Daily and Stewart McGill on their election to the Alabama Farm Credit Board of Directors. The elections were held on April 18 at the annual stockholders meeting. The association extends appreciation to all the borrower-stockholders who attended the meeting and the nominees who ran for election.



David Daily

Stewart McGill

New Hires

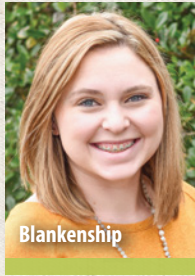
Our Investment in the Future



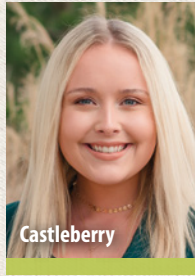
Arnold



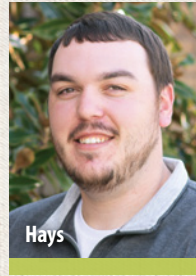
Biggerstaff



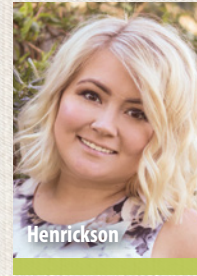
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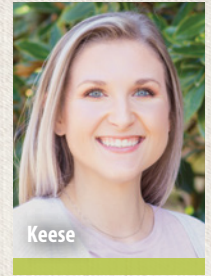
Castleberry



Hays



Henrickson



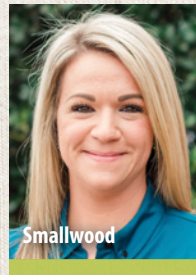
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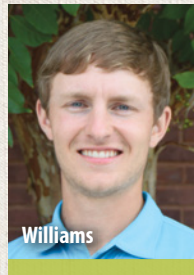
McGuyer



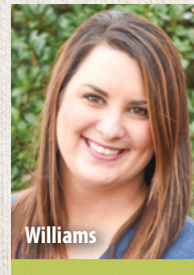
Sims



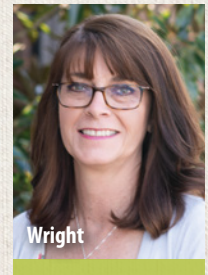
Smallwood



Williams



Williams



Wright

Tricia Arnold
Director of Cash
Management/Treasurer
Administration

Amy Biggerstaff
Customer Service
Representative
Athens

Haley Blankenship
Customer Service
Representative
Cullman

Karlee Castleberry
Loan Officer Trainee
Talladega

Thomas Hays
Credit Analyst Trainee
Administration

Marisa Henrickson
Loan Officer Trainee
Tuscumbia

Meagan Keese
Credit Analyst
Administration

Tiffany McGuyer
Customer Service
Representative
Tuscumbia

Taylor Sims
Loan Officer Trainee
Albertville

Heidi Smallwood
Loan Documentation
Specialist
Albertville

Dan Williams
Loan Officer Trainee
Albertville

Makenzie Williams
Customer Service
Representative
Cullman

Ann Wright
Collateral Custodian
Administration

Promotions

Congratulations to staff on their recent promotions:

Misty Ellis
Loan Documentation Specialist
Administration

Larissa Partlow
Cash Management Supervisor
Administration

Meet Our Intern

Kennedy Gibbs is a senior majoring in agricultural sciences with a minor in poultry science at Auburn University. She lives in Ranburne, Ala., with her husband, Bradley, where along with his family, they run a SimAngus seed stock operation.



Gibbs

Family Additions

Cris and **Yudi Cervantes**, cash management specialist in Cullman, and their son, Cris, welcomed the birth of a baby girl, Mia Lexi, in November.

Victoria and **Justin Chittam**, appraiser in the Athens office, welcomed the birth of twin daughters, Elizabeth Ann and Jordan Elise, in February.