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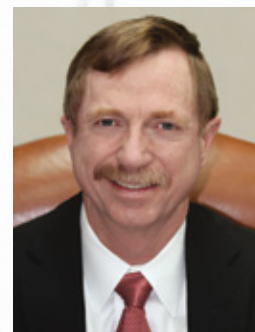
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Part of the Farm Credit System

## A Message Straight From the Farmer

Every year, Farm Credit takes a group of young farmers and ranchers, including Central Texas Farm Credit customers, to Washington, D.C. The trip shows these up-and-coming rural leaders how our financing cooperative is funded and how policy is made. It also gives lawmakers the opportunity to hear about agriculture straight from some of the food producers they represent.



From our perspective, this is extremely important. Currently, there are only 29 farmers and ranchers in the new Congress that was seated in January — 25 in the House of Representatives and four in the Senate. An additional two House members own almond orchards and two are vintners. Moreover, just 15 percent of the entire U.S. population lives in a rural area, according to the USDA Economic Research Service.

Given those statistics, it's no wonder that producers and rural residents often feel their needs are overlooked or misunderstood in the political arena and the media. As every farmer and rancher knows, government policies and regulations have an enormous impact on the agricultural sector. From tax and trade policies to the farm bill, the laws that are passed and the programs that are implemented at the federal and state levels influence farmers' and ranchers' ability to earn a living and feed the nation. Policymakers also affect Farm Credit's ability to provide dependable and competitive credit to agriculture and rural America.

That is why Central Texas Farm Credit supports the efforts of farmers, ranchers and commodity organizations that lobby on behalf of agriculture. We are proud of our customers who play important leadership roles in their rural communities and the farm sector, and we encourage individual producers to do their part to educate elected officials about their business.

If we all speak up for agriculture, the message is more likely to be heard.

Boyd J. "Jimmy" Chambers  
Chief Executive Officer

**RanchMoney.com**

# Food, Fellowship *and* FUN

## Central Texas Customer Appreciation Dinners

Each year at Central Texas, our branches host appreciation dinners for our member-borrowers. It is our way of expressing our gratitude to our members for their business and their important role in our cooperative's success. The events also give us the opportunity to get to know our customers one on one.

Last fall, our borrowers and staff enjoyed customer appreciation dinners in Coleman, San Angelo, Brady, Brownwood and Haskell. Old and new borrowers had the chance to visit friends, have a good meal and win prizes.



*Above: Visiting at the San Angelo event are, left to right, Lynda and Jimmy Chambers, Central Texas CEO; Pat and Randy Gillit, customers; and Linda Westbrook, retired Central Texas employee.*



*Top: Customers Charlene Dusek, left, Amy Fuchs, center, and Dorothy Brenek share a laugh at the San Angelo event.*

*Above: Pictured at the Haskell dinner are, left to right, Central Texas's Dale Bullinger, Haskell branch president; Steven Lehrmann, director; and Mike Finlay, director.*

*Right: Customer Darlene Hopkins and her son, Colton, helped draw for prizes at the Haskell event.*



*Above: At left is George M. Amthor III, winner of the Brady dinner grand prize drawing, pictured with Jeff Bedwell, vice president of lending, Brady.*

*Below right: Enjoying the meal at the Brady dinner are, from left to right, customers Mickey and Jerry Dillard and David and Avanel Siler.*



# The Future of Agriculture Is in Good Hands

## Central Texas Members Participate in Farm Credit Young Leaders Program



*Central Texas Farm Credit members Cade and Jessica Richmond, left, celebrate the completion of the 2014 Farm Credit Young Leaders Program with Jimmy Dodson, chairman of the Farm Credit Bank of Texas Board of Directors, at Mount Vernon, Va.*

Annually, Central Texas chooses ag producers from its membership to participate in the Farm Credit Young Leaders program. These members show a strong influence on and support of their rural communities, and take on leadership roles that encourage the future of agriculture.

Recently, Central Texas member-borrowers Cade and Jessica Richmond of De Leon were among 29 young agricultural producers selected from a multistate region to attend the 2014 program. This opportunity gave them an inside look at how the Farm Credit System carries out its mission to provide reliable credit to agriculture and rural America.

The program began in New York City, where the participants learned how investors buy Farm Credit notes and bonds, providing the funding that Farm Credit lending cooperatives put to work in rural communities. Nationwide, Farm Credit provides more than \$200 billion in financing to farmers, ranchers, rural homeowners, agribusinesses and other eligible borrowers.

Next, the group traveled to Washington, D.C., and discussed policy issues with U.S. Department of Agriculture officials, Senate and House agriculture committee staff, and agriculture industry leaders.

The five-day program ended with an awards ceremony at George Washington's Mount Vernon plantation, where the first president embraced innovation at his farming and milling operations.

"As part of our mission to serve rural America, Farm Credit has a strong commitment to helping young people in agriculture be successful," said Stan Ray, president of the Tenth District Farm Credit Council, which hosted the ninth annual Young Leaders Program. "These impressive participants were selected by their lending cooperatives because they represent the future of agriculture, and we want them to know the role Farm Credit plays in their industry and communities."



*New York City is the background for this gathering of the 2014 Farm Credit young leaders.*

The Richmonds have a cattle operation, raise hay and small grains for forage, and sell rural real estate in De Leon. Cade, who began farming and ranching while still in high school, and Jessica, who grew up working in her family's pecan-processing and retail business, have been Central Texas Farm Credit members since they bought their home and first 94 acres at the age of 24. In December, they were named the winners of the 2014 Texas Farm Bureau Outstanding Young Farmer and Rancher contest, and they serve on the bureau's Young Farmer and Rancher Committee. They have three children.

The Tenth District Farm Credit Council is the regional member of the national Farm Credit Council, the trade association representing the legislative and regulatory interests of the Farm Credit System.

# A Big Welcome to Our New Employees



## Dominic Allgood

Hired last December, Dominic “Nick” Allgood is the association’s financial reporting analyst in the Coleman office.

He is a native of Coleman and now lives in Zephyr, with son Jacob, 17, and daughter Maddison, 15. Nick served on the Zephyr ISD School Board from 2000 to 2004. He enjoys attending his children’s track meets and cross-country events, and his hobbies include fishing, camping, hunting, and working with computers and cars.

Prior to joining Central Texas, Nick served in the U.S. Army from 1990 to 1993 and worked for Danka, Toshiba Business Solutions and Allgood Office Systems. He says that the most rewarding part of his new job is “the people; I have never experienced a better environment to work in, and I know that the association cares about me — it’s as if I immediately became a part of the family.”



## Ronald Chapman

Credit analyst associate Ronald Chapman started work in the Haskell office in December. He is a native of Haskell,

where his family raises cattle and wheat. He graduated from Abilene Christian University in 2010 with a bachelor of science degree in agribusiness. Previously, Ronald worked for Southern Botanical in Dallas, Tadpole Pool Services in Carrollton and Quality Implement in Stamford. He is a member of First Baptist Church in Haskell.

With two uncles in the Rodeo Hall of Fame, a cousin who is a World Champion Bullfighter and an aunt who is a former Miss Rodeo Texas, Ronald enjoys attending family events and rodeos. Other interests include lifting weights, running, hiking, hunting, watching his nephews and niece play sports, and helping his dad farm and grow their cattle operation. He says he is happy to be “back in my hometown, working with great people and looking forward to serving our customers.”



## Keith Prater

The new controller in Central Texas Farm Credit’s Coleman office is Keith Prater, who came on board in January.

He graduated from the University of Texas at Arlington in 1997 with a BBA in accounting and finance. Previously, he worked in commercial banking in Fort Worth for nine years and then was controller for Durham Pecan in Comanche for eight years. He served as treasurer of the Fort Worth Bankers’ Association, and currently is the treasurer of Comanche County Historical Museum.

Keith and his wife, Mika, have three daughters, Emily, 11, Laney, 6, and Aubrey, 3. The family ranches in Comanche, and they enjoy hunting, camping and golfing. “Working with the good people of Central Texas Farm Credit and being a part of helping the agricultural industry” is the best part of his new job, Keith states.

## COMMUNITY OUTREACH

As a cooperative, Central Texas Farm Credit and its staff are always looking for ways to promote the seventh cooperative principle, concern for community.



San Angelo office employees Senior Loan Administrator Lisa Decker, left, and Loan Administrator Sharon Halfmann delivered meals for the nonprofit Meals for the Elderly this past January.



## Central Texas Farm Credit Pays Record Patronage

**AS A STOCKHOLDER** of Central Texas Farm Credit, you share in our ownership — and our earnings. Based on our co-op’s solid 2014 performance, our board of directors declared a record **\$5.2 million** patronage to our customers. Payments were distributed in March.

Patronage is a cornerstone of the co-op business model, and is a benefit of doing business with this cooperative. Payments like this one effectively lower your interest rate and reduce your cost of borrowing from Central Texas Farm Credit.

Please continue to refer your friends, co-workers and relatives to Central Texas Farm Credit for agriculture-related financing. Our growth and financial strength allow us to maintain an efficient and profitable operation and, as a result, to continue to return earnings to you through patronage.