



Change Is a Good Thing

Dear Friends,

Change can be scary, but often change is accompanied by innovation.

Steve Jobs describes innovation as the ability to see change as an opportunity, not a threat.

In the last half of this year, the Plains Land Bank team went live with a complete overhaul of our software. The impending change was intimidating, but it has ultimately made our jobs easier and given us the opportunity to better serve our customers.

It was a privilege to witness our employees buckle down and embrace this new software. As a leader, it is inspiring to see this level of work ethic and passion from the Plains Land Bank team. I am proud to work alongside these individuals.

You, as our customer, should also feel encouraged that this crew works hard every day to help you *Own a Piece of Texas*. We value you and the legacy you are building!

Along with the software change, we also welcomed many new faces to our Plains Land Bank team. The longer I work here, the younger my team seems to get. However, with youth comes new ideas and more innovation.

I am excited to have our recent new hires on board. If you haven't already, I encourage you to stop by your local Plains Land Bank office and get acquainted with these folks.

In other news: As a cooperative, Plains Land Bank is committed to looking out for our members' interests and concerns in the policy and legislative arenas. This past summer, we sent a group, including a young customer and our directors, to Washington, D.C., to represent your interests and concerns on Capitol Hill.

Our group was part of a large Farm Credit contingent that shared the Farm Credit story and spoke up for agriculture. Matters like trade policy affect the ability of farmers and ranchers to stay in business and feed our nation.

Federal policy also affects Farm Credit's ability to provide dependable and competitive credit to producers and rural homeowners. It's important that we tell that story. We will continue to speak up for agriculture and rural America at every opportunity, and we urge you to do the same.

Best wishes,

Greggory S. Lloyd
Chief Executive Officer

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Plains Land Bank Young Leader

GOES TO WASHINGTON

Customer Brett Friemel Participates in Farm Credit Young Leaders Program and Fly-In

Plains Land Bank member Brett Friemel of Groom, Texas, was selected by Plains Land Bank to participate in the 2019 Farm Credit Young Leaders Program. The four-day event teaches young farmers and ranchers about the Farm Credit System, the legislative process and the nation's financial markets.

This year's program took 20 young Farm Credit borrowers from five states — Alabama, Louisiana, Mississippi, New Mexico and Texas — to Washington, D.C., and New York City. Following their Washington, D.C., meetings, the young leaders visited the Federal Farm Credit Banks Funding Corporation in New Jersey. The funding corporation buys and sells the notes and bonds that fund Farm Credit lending cooperatives.

“This event is designed to give participants a behind-the-scenes look at how Farm Credit supports agriculture and rural communities across the country,” said Stan Ray, president of the Tenth District Farm Credit Council, which hosted the program.

This year, the program coincided with the 2019 Farm Credit Fly-In. More than 700 Farm Credit customers, directors and employees went to D.C. to share their Farm Credit story with policymakers on Capitol Hill.



The Farm Credit young leaders visited USDA, where they spoke with a representative from the Foreign Agricultural Service Department. Brett Friemel is pictured seventh from left.

Young Leader Gets Inside Look at Farm Credit

Brett gives his account of his time during the program and the fly-in below.

Farm Credit did an incredible job of offering a week of experiences in Washington, D.C., and New York for the Young Leaders Program and the Farm Credit Fly-In.

The fly-in kicked off with the Secretary of Agriculture, Sonny Perdue, delivering an empowering speech about agriculture in the United States and the importance of farmers. I enjoyed hearing about new rural initiatives, like the rural broadband service they are working to put in place for small communities across the United States.

I found that regardless of what the news reports say, there are big things to come for the American farmer. We also took a trip to Mount Vernon, the home of George and Martha Washington. Here we toured the old homestead and learned some new facts about Washington. He was very innovative and one of the first farmers in his area to rotate his crop land. It was an interesting look into farming history.

The visit to Capitol Hill was a whirlwind. We were able to visit the United States Department of Agriculture, where we spoke with a representative from the Foreign Agricultural Service department. There was discussion about trade deals between the United States, China, Mexico and other parts of the world. It was inter-



Brett Friemel of Groom, Texas, center, recently represented Plains Land Bank at the 2019 Farm Credit Young Leaders Program. He celebrated completion of the program with Farm Credit Bank of Texas directors Jack Dailey and Linda Floerke. As part of the program, they met with congressional leaders in Washington, D.C.

esting to learn that cattle and grains are at the top of America's exports.

The group also set down and spoke frankly with Texas Sens. Ted Cruz and John Cornyn, both of whom understood the importance of the American farmer in Texas. They were very receptive to our needs and ideas. The opportunity to see the senators and hear them speak firsthand, and not through the media, was an incredible experience. I left the meeting with a good feeling that our representatives are rallying for the American farmer.

On the last day of the program, we traveled to New York and met with Federal Farm Credit Banks Funding Corporation representatives. I found the tour to the Funding Corporation to be valuable. The discussion on how and why the Farm Credit System was established was very interesting. The Farm Credit System is one of the oldest banking systems in our country. Our founding fathers knew the importance of farming and recognized the need for a credit system to aid them. The Young Leaders Program was a great experience.

NEW FACES at Plains Land Bank

Kiley Bishop

*Loan Administrator Associate
Amarillo Office*



Kiley was raised in Amarillo, Texas. She graduated from Caprock High School and studied marketing and business administration at Amarillo College and West Texas

A&M University.

She married Nick Bishop and has two children, Hudson, 7, and Holland, 1. She is very involved with her church and raising her children.

She started her banking career in 2013 and worked as a personal banker for six years before joining the Plains Land Bank team.

Trish Hawkins

Office Administrator II – Amarillo Office



Trish was raised in Portales, New Mexico. She graduated from Portales High School and studied business administration, radio and television communications, and dance

at Eastern New Mexico University.

She worked at a law firm for 10 years, and then at Hale County Abstract for the past 19 years as a receptionist and title examiner.

Trish and her husband, Chet, have volunteered in prison ministry for 13 years and currently travel throughout Texas, singing and ministering at various churches.

Monty McLain

Loan Officer – Perryton Office



Monty was raised in Plainview, Texas, and has worked in the agriculture sector his whole life. He has an extensive background in farming, ranching, feedyard operations and com-

mmercial application.

He received his bachelor's degree from Fort Hays State University. Monty was an agronomist for two separate cooperatives with trade territories that encompassed portions of four states.

He has enjoyed helping producers obtain their goals and looks forward to continuing his devotion of serving the agricultural community at Plains Land Bank.

Callie Norrell

Office Administrator I – Plainview Office



Callie grew up in Tuscola, Texas, and attended Jim Ned schools before pursuing a degree at Tarleton State University in Stephenville, Texas.

In May 2016, Callie and her husband, Caleb, moved to the Plainview area from Stephenville.

She started her banking career with a commercial bank and then made the move to Plains Land Bank. Seeing the passion farmers have for their trade is what led her to pursue a career in the ag lending sector.

Ryan Pierce

Loan Officer – Plainview Office



Ryan grew up in Abernathy, Texas. In 2014, he graduated from Texas A&M University with a bachelor's degree in agricultural economics.

In 2015 he began his banking career with a Farm Credit association in Clovis, New Mexico, and then later with a commercial bank in Plainview. His previous experience granted him the opportunity to come closer to home and work for Plains Land Bank.

He has been married to his high school sweetheart, Danielle, since July of 2016.

Tate Rosenbusch

Loan Officer – Amarillo Office



Tate grew up in Glen Rose, Texas, where his family had a small hog farm. He graduated with a bachelor's degree in agricultural development/agricultural economics from Texas A&M University in College Station, Texas, in 2005.

Tate moved to Plains Land Bank from QEP Resources Inc., where he served as manager of government affairs from 2014 to 2019. Prior to 2014, Tate spent 10 years in Washington, D.C., working as a lobbyist.

He and his fiancé, Sage Vincent, spend their free time working on their family ranch, golfing and traveling.



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