

# Panhandle-Plains LAND BANK, FLCA

[panhandle-plainslandbank.com](http://panhandle-plainslandbank.com)



## *The Future of Rural America Is in Good Hands*

The next time you hear someone criticize today's youth, invite them to check out what today's rural youth are doing, especially those in FFA and 4-H. Everyone knows about the junior livestock show. But there is more to these organizations, from public speaking to community service, than showing livestock. It's all about learning, and there is no better time or place to see rural America's future leaders in action.

In the show arena, every glistening-clean animal represents months of hard physical work and time invested by a young person. While developing an appreciation for agriculture, those young people gained self-confidence and learned about sacrifice, perseverance and responsibility — the building blocks of character.

Young men and women have the opportunity to learn public speaking and leadership skills serving as officers and on committees. Competitions such as the FFA Agriculture Issues Forum teach not only public speaking, but also critical thinking skills under pressure. And these groups can be found doing all sorts of community service work.

Panhandle-Plains Land Bank is proud to support rural youth. This winter, we'll be at the stock shows, cheering on our young neighbors, purchasing sale animals and presenting awards. Earlier this year, we presented scholarships to four students at West Texas A&M University. We were also delighted when a team in the FFA Agriculture Issues Forum presented their program to our board of directors. In addition, our loan officers continue to support numerous 4-H and FFA activities.

As part of our mission, Panhandle-Plains Land Bank also supports young farmers and ranchers who have chosen careers in production agriculture. Through our young, beginning and small farmer loan program, we try to go the extra mile to help these up-and-coming producers finance their operations.

At year-end 2013, 15.9 percent of Panhandle-Plains Land Bank loans were to young farmers and ranchers, defined as age 35 and under, while beginning farmers and ranchers, those with 10 or fewer years of experience, accounted for 33.1 percent of all association loans.

More than 62 percent of U.S. farmers are age 55 or older. As these producers retire, new farmers and ranchers will be needed to take their place. We are pleased to partner with FFA, 4-H, commodity groups and agribusiness organizations to help develop the next generation of farmers and ranchers — a generation with the leadership skills, technical ability, business knowledge and strong work ethic that are characteristic of those who work in agriculture.

Remember those benefits the next time you see young folks involved in 4-H and FFA programs. It's not just about the steer — it's about young people and the future of agriculture.

A handwritten signature in black ink that reads "Gregory S. Lloyd".

Gregory S. Lloyd  
Chief Executive Officer

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# Main Street Goes to Wall Street

## Loan Officer Kay Lynn McLaughlin Participates in Leadership Program

In the well-funded Farm Credit System, the funds we lend to farmers and ranchers follow a unique path. This past summer, participants in the Farm Credit Association Leaders Program actually met some of the bond dealers, financial experts and policymakers responsible for the smooth and continuous flow of funds from Wall Street to farms and ranches served by Panhandle-Plains Land Bank.

Kay Lynn McLaughlin, loan officer in the Amarillo office, was Panhandle-Plains Land Bank's representative in the program this year. Hosted by the Farm Credit Bank of Texas, the annual program takes Farm Credit employees to financial and policy organizations in the New York City area and Washington, D.C., for four days.

"The trip was an excellent learning experience for me, and provided an opportunity to meet other Farm Credit employees," said McLaughlin. "We were given the chance to see firsthand the process of funding Farm

Credit bonds, and how capital market investors, regulators and lawmakers each play a role in the process."

McLaughlin was quick to point out that our customers' strong credit impacts more than the local association.

"The Farm Credit System continues to remain strong throughout the United States due to its good credit quality, which makes it a marketable bond investment," explained McLaughlin, noting that the experience convinced her that Farm Credit will continue to be a sustainable source of financing for the rural agricultural community in the future.

In addition to exploring the funding side of Farm Credit in New York, the delegates spent time in Washington, D.C., visiting with their U.S. representatives and senators. McLaughlin had the opportunity to meet with Sen. John Cornyn, the current



Kay Lynn McLaughlin is the woman in the light-colored suit, sixth from right.

Senate minority whip, in his office in the Capitol. She described this meeting as a "rare treat." The group also met with staffers for Sen. Ted Cruz and Rep. Mac Thornberry. They discussed pending legislation and current conditions impacting producers in the Panhandle and South Plains.

Farm Credit has a good reputation on Capitol Hill, no doubt due in part to the System's efforts to establish good lines of communication with our elected representatives, McLaughlin observed.

## Help Spread the Good News About Panhandle-Plains Land Bank

As a member-owner, you play an important role in the success of Panhandle-Plains Land Bank when you recommend us to your colleagues, friends and family.

These referrals benefit you personally, as well. As you refer creditworthy customers to Panhandle-Plains Land Bank, the co-op grows stronger and earnings increase, and those benefits are shared with you through our patronage program. This year, for example, Panhandle-Plains Land Bank distributed \$4.25 million in cash patronage to our customers based on association growth, strong earnings and our borrowers' excellent credit quality.

We place a high value on referrals. Not only do they keep new business coming into the co-op, but they also show us that we have satisfied customers.

### Cut Through the Clutter

In today's world, consumers have a wealth of information at their fingertips. It's never been easier to find out about companies and research options. For the same reason, it's never been harder to sort through the clutter and make the best decision.

Perhaps that's why, despite modern technology, people still say that the recommendation of someone they know is their No. 1 reason for choosing to do business with a particular company.

Thank you for supporting your cooperative and spreading the good news about Panhandle-Plains Land Bank.



# Championing Our Rural Youth

## Panhandle-Plains Awards \$4,000 in Scholarships



Our scholarship winners, left to right: Sara Jo Miller, Laura Beth Burandt, Cory Bruce, Ashlee Marie Adams and Madilyn Elizabeth Shults

**N**ow in its seventh year, the Panhandle-Plains scholarship program at West Texas A&M University (WTAMU) once again identified four outstanding individuals as scholarship recipients. Students were recognized at the Ag Day Celebration on Sept. 5.

The program annually awards scholarships of \$1,000 each to four deserving upperclassmen chosen by the WTAMU Foundation. Priority is given to students with degree plans tied to agriculture, and who are from the Panhandle and South Plains region.

### This year's recipients are:

**Ashlee Marie Adams** from Canyon, a junior animal science major

**Laura Beth Burandt** from Perryton, a junior agriculture media and communications major

**Sarah Jo Miller** from Floydada, a junior agriculture media and communications major

**Madilyn Elizabeth Shults** from Pampa, a junior agriculture education major

The association is proud to recognize these hardworking students; their list of achievements, in and out of the classroom, is impressive. Special thanks go to the WTAMU Foundation for managing this program.

Note: Membership in the association is not a criterion of the scholarship; however, we consider such a connection to be a bonus for the association and its membership.

Welcome  
**Jalynna Blackwell**

## Fully Staffed to Meet Your Needs

**T**he association recently hired Jalynna Blackwell, completing its plans for fully staffing all offices. Blackwell joined the Plainview team on June 16 as a loan administrator associate. A Plainview native, she comes to the association with banking and title company experience, which she has already put to good use for the association. She and her husband, Johnny, have a 9-year-old son, Brenynn.

In early 2013, the association initiated a plan to staff up the loan support teams in Amarillo, Pampa and Plainview. New business volume and the potential for additional growth justified these additional positions. New employee training has been intense and continues for all association employees.

We invite you to come by and get to know Blackwell and all of the Panhandle-Plains team.

## 2015 Regional Stockholder Meetings

Mark your calendar for the 2015 Stockholder Meetings

### Tuesday, March 31, 2015

Pampa..... 11:30 a.m.

Perryton ..... 6:00 p.m.

### Thursday, April 2, 2015

Plainview ..... 11:30 a.m.

Amarillo..... 6:00 p.m.

Stockholders will receive meeting information by mail.



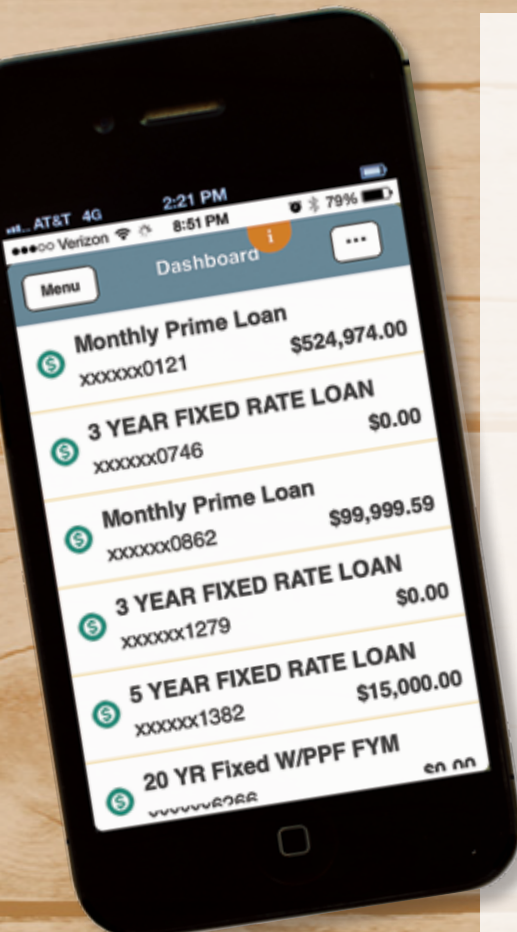
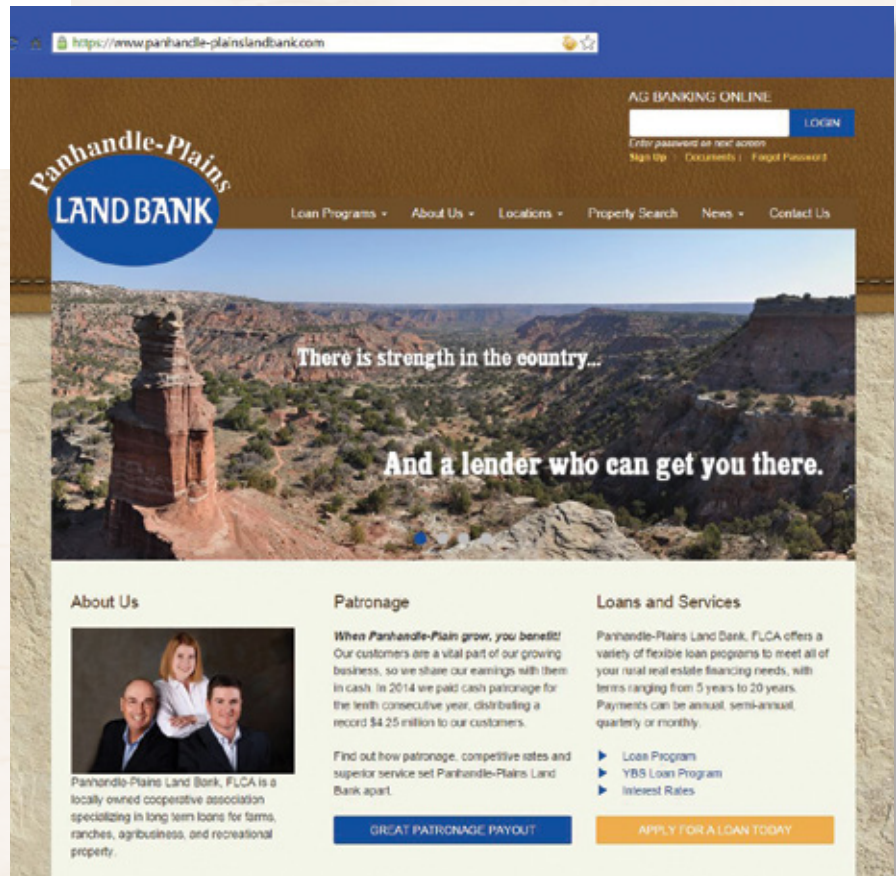
# Visit Our "New" and Improved Website

## The Panhandle-Plains website has a new format!

Our updated website is designed to provide:

- Basic information for new visitors and existing customers
- Easy ways to contact each office via location, phone or e-mail
- Customer access to accounts via Ag Banking Online (ABOL)
- Links to local Realtors, the Farm Credit System, and sources for agricultural information and recreational properties in the Panhandle and South Plains

We invite you to visit our new and improved site, and to take advantage of the convenience of ABOL and the new Ag Banking mobile application below.



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# Banking at Your Fingertips

## Download Our Mobile App!

If you already use Ag Banking Online, you can access the same features on your mobile device by downloading our free app at the iTunes App Store or the Google Play Store. To use either service for the first time, simply request access through your branch office or online at Panhandle-PlainsLandBank.com.

We understand how important information is to the success of your business. If you are not already using our cash management products, give us a call to discuss how Ag Banking Online might benefit you and your business.

Doing business with Panhandle-Plains Land Bank has never been easier!

Our **Ag Banking Online** service and new **Ag Banking mobile application** offer two great ways to manage your accounts 24/7, whenever it's most convenient. All it takes is a computer or an Apple or Android smartphone or tablet to:

- Track your **account history**, including your loan payments, online transactions, patronage and stock in the association
- **Make loan payments** from your business or personal checking account
- Set up **real-time, future or recurring transactions**
- See **branch locations and hours**