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HeritageLandBank.com



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(903) 534-4975
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Athens Branch Office

205 South Palestine Street
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(877) 456-4684

Greenville Branch Office

5901 Wesley Street, Suite 102
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(903) 455-2835
(866) 576-9508

McKinney Branch Office

2790 Virginia Parkway
McKinney, Texas 75071
(972) 562-6906
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Nacogdoches Branch Office

2519 N. Stallings Drive
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Palestine Branch Office

505 North Church Street
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Tyler Lending Office

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Spread the Co-op Word



If you grew up in the country, you've probably been aware of co-ops since you were a youngster. In many rural communities, we buy our farm and garden inputs from a farm supply cooperative, receive our power from an electric co-op, and sell our cotton or grain to a cooperative.

There is a simple reason that cooperatives are prevalent in rural America: Farmers, ranchers and small-town residents figured out a long time ago that they were more likely to achieve their economic goals by working together through cooperation than

by relying on a large corporation headquartered in a far-off place that didn't have their best interests at heart.

That's essentially why Heritage Land Bank was started in 1917, and why the Farm Credit System, of which we're a part, remains the largest source of rural financing in the nation.

Still, not everybody is familiar with the benefits of doing business with a cooperative. And that's where you can help.

Tell your friends and relatives about the cooperative business model. Explain how your Farm Credit lender is locally owned and operated, how you get to vote for the board members, and how the cooperative's employees are experts in rural financing. Most important, explain how Heritage Land Bank has provided you value by returning earnings back to you and other customers for 17 out of the past 18 years, when it has done well financially.

You'll be doing your friends a favor, and helping yourself too. The more creditworthy customers we have, the better Heritage Land Bank will perform, and the greater our return to you will be.

This is the International Year of Cooperatives. Let's celebrate the positive impact that co-ops have on our lives.

William Tandy
Chief Executive Officer



David Alders

Heritage Board Chairman Appointed to State Bar of Texas Board of Directors

David Alders, chairman of the Heritage Land Bank board, recently was appointed by the Supreme Court of Texas to serve as a public member on the State Bar of Texas Board of Directors.

The 46-member State Bar Board includes six public members appointed by the court. The board is the policymaking body of the State Bar of Texas, whose mission is to:

- support the administration of the legal system.
- assure all citizens equal access to justice.
- foster high standards of ethical conduct for lawyers.
- enable its members to better serve their clients and the public.
- educate the public about the rule of law.
- promote diversity in the administration of justice and the practice of law.

Alders has served on the Heritage Land Bank board since 2008, and has been chairman since 2010.

“David is a tremendous leader, and his appointment to the State Bar Board is simply further confirmation of that fact,” said Bill Tandy, Heritage Land Bank chief executive officer.

After graduating with honors with a degree in agricultural economics from Texas A&M University in 1985, Alders worked for Trammell Crow Company in Dallas for three years. In 1988, he returned to his hometown of Nacogdoches, where he began

managing Alders Enterprises Ltd. and Caddo Farms LLC, his family’s cattle and timberland operations. In 1989, Alders and his wife, Nicole, established Carrizo Creek Corp., a poultry production business, which now raises approximately 1.7 million chickens annually. He also owns interests in several other Nacogdoches businesses, including Dagwood Timber Co. LP, Principatus Properties LLC and Sure Green Inc.

Alders is active in civic affairs and organizations, including the Pineywoods Groundwater Conservation District (past and charter president and current vice president), the Nacogdoches Economic Development Corp. (current chairman), Heartbeat Pregnancy Center (past chairman) and Regents Academy (vice chairman). He also serves on the executive committees of the East Texas Regional Water Planning Group (past chairman) and the Nacogdoches County Farm Bureau (past president). At its inception in 2001, Alders was appointed to the governing board of the Texas Department of Rural Affairs and was that board’s chairman at the time the agency merged with the Texas Department of Agriculture. He is a director of the Nacogdoches County Chamber of Commerce and the Texas Poultry Federation, and is a past president of the Texas Broiler Council.

Alders also is an elder at Grace Covenant Presbyterian Church. He and his wife, Nicole, have 10 children and one granddaughter.



Buying Farm Equipment?

Ask About a Loan From Heritage Land Bank

If you’re planning to purchase farm or ranch equipment this fall or winter, Heritage Land Bank can help.

The association offers competitive interest rates and advance rates for both new and used machinery and equipment.

Heritage Land Bank can finance planting and harvesting equipment, such as

cotton pickers and combines; rakes and hay balers; grain carts; irrigation equipment; and tractors of every size, from garden tractors on up. The cooperative also finances trucks and ATVs for farm and ranch use.

New equipment purchases are typically financed on five- to seven-year notes.

Loans for used equipment are generally structured for two to five years.

Heritage Land Bank has the expertise and capacity to finance all of your agricultural business, whether you need operating capital, equipment financing, an intermediate-term loan or rural real estate financing. Make Heritage Land Bank your full-service lender.

For more information, call or stop by your local branch office or visit www.heritagelandbank.com.

2012 Heritage Land Bank Scholarship Recipients

Heritage Land Bank recently awarded \$10,000 in annual scholarships to four graduating high school seniors, in the amount of \$2,500 each. The scholarship program was open to applicants who had a current youth loan with the association and/or whose parent(s) and/or siblings(s) were current loan customers of Heritage Land Bank.

The scholarship recipients are as follows:

Ty Marmon, Alto – Ty is a graduating senior at Douglass High School and the son of Brad and Stacy Dominy. Ty plans to attend Stephen F. Austin State University and major in agribusiness.

Kamren Millsap, Athens – Kamren is a graduating senior at Martins Mill

ISD and the son of Rodney and Melody Millsap. Kamren plans to attend TVCC/South Plains College/Texas Tech and major in physical therapy.

William Garrett Robertson, Malakoff – William is a graduating senior at Cross Roads High School in Malakoff and is the son of Owen and Shelly Robertson. He plans to attend Embry-Riddle Aeronautical University and major in aeronautical science.

Brady Lance Tindel, Eustace – Brady Tindel is a graduating senior at Eustace High School and is the son of Michael and Theresa Tindel. He plans to attend Tarleton State University and major in poultry science/pre-veterinary medicine.



SCHOLARSHIP RECIPIENTS: (clockwise from above left) Ty Marmon, Brady Lance Tindel, William Garrett Robertson and Kamren Millsap



Texas Grain Producers Will Vote on Self-Insurance Fund This Fall

Eligible grain producers can now cast ballots on a referendum that would establish an indemnity fund to help protect the state's growers when a financial failure prevents grain buyers from paying for sold/contracted grain or delivering unsold grain. The referendum voting period will begin Nov. 19 and end Dec. 7. Ballots must be postmarked on or before Dec. 7. Producers will be able to obtain a ballot from their county Texas A&M AgriLife Extension office.

To be eligible to vote in the referendum, producers must:

- be the owner of a farm on which grain (corn, sorghum, wheat and/or soybeans) is produced; or
- be the owner's tenant or sharecropper engaged in the business of producing grain or causing grain to be produced for commercial purposes; and
- have sold grain in the 36 months preceding Dec. 7, 2012.

Earlier this year, the Farm Credit Bank of Texas and 11 local Farm Credit lending cooperatives, including Heritage Land Bank, committed more than \$32,000 to help promote and conduct the referendum.

For more information about the referendum and the Texas Grain Producer Indemnity Board, visit TexasGrainIndemnity.org.



Heritage Welcomes New Lending Staff, Announces Promotions

NEW EMPLOYEES



Jim Carter, vice president/commercial lending in the McKinney branch office, has worked in commercial banking for the past 10 years. Carter earned his bachelor of business administration degree from Angelo State University in San Angelo and his MBA in finance from the University of Texas at Dallas. Carter is a member of the McKinney Rotary, and serves on the advisory board and is former treasurer of the Assistance Center of Collin County. He and his wife, Christine, have two sons.



Gene Roddy is vice president/loan officer in the Tyler lending office, and has worked in agricultural lending for the past five years. Roddy earned his bachelor's degree in agriculture from Stephen F. Austin State University in Nacogdoches. He is a member of the East Texas Farm and Ranch Club, SFASU Alumni Association and Greater Tyler Association of Realtors. Roddy serves on the leadership advisory board for the Texas A&M AgriLife Extension Service. He and his wife, Melissa, have one daughter.



Lindsey Vardeman is a loan officer associate in our Nacogdoches branch office, and has worked in commercial banking for the past nine years. Vardeman earned her bachelor of applied arts degree from Stephen F. Austin State University. She is a member of the Nacogdoches Rotary Club, Nacogdoches Blueberry Festival Committee, the Nacogdoches and Angelina chambers of commerce, and SFASU Alumni Association, and was recently selected for Leadership Nacogdoches. She and her husband, Cal, have one daughter.

PROMOTIONS



Adam Davis was promoted to vice president/branch manager of the Athens branch office. Davis joined Heritage Land Bank in January 2011 as a loan officer associate. He holds a bachelor's degree in animal science from Texas A&M University. Davis is a member of the Athens Kiwanis Club and Henderson County Livestock Show Association and was selected as a member of the Athens Leadership Institute. He and his wife, Emily, have two sons.



Marianna Doyle was promoted to loan officer associate in the Greenville branch office. She joined Heritage Land Bank in June 2002 as a loan administrator. Doyle earned her associate of science degree from Richland College in Dallas, and is a member of the Greenville Kiwanis Club. She and her husband, Kris, have two daughters.

CCO Richard Gallagher Retires

Richard Gallagher, chief credit officer with Heritage Land Bank, retired on Aug. 31 with almost 25 years of dedicated service to Farm Credit and Heritage Land Bank.

Before joining Heritage Land Bank, Gallagher was vice president of Mountain Plains Farm Credit Services in Grand Junction, Colo. During his career, which he spent primarily in Texas, he held such positions as loan



officer, credit reviewer and senior commercial loan officer. He also served for five years as a teaching assistant and assistant professor in the department of agricultural economics at Texas A&M University.