

(877) 404-LAND (5263)  
HeritageLandBank.com



**Tyler Corporate Office**  
4608 Kinsey Drive, Suite 100  
Tyler, Texas 75703  
(903) 534-4975  
(877) 404-5263

**Athens Branch Office**  
205 South Palestine Street  
Athens, Texas 75751  
(903) 675-8010  
(877) 456-4684

**Fort Worth Branch Office**  
301 Commerce Street, Suite 1380  
Fort Worth, Texas 76102  
(817) 986-0910  
(855) 510-6734

**Greenville Branch Office**  
5901 Wesley Street, Suite 102  
Greenville, Texas 75402  
(903) 455-2835  
(866) 576-9508

**McKinney Branch Office**  
2790 Virginia Parkway  
McKinney, Texas 75071  
(972) 562-6906  
(888) 265-7506

**Nacogdoches Branch Office**  
2519 N. Stallings Drive  
Nacogdoches, Texas 75964  
(936) 564-8271  
(888) 395-8271

**Palestine Branch Office**  
505 North Church Street  
Palestine, Texas 75801  
(903) 729-4667  
(877) 456-5061

**Tyler Lending Office**  
4608 Kinsey Drive, Suite 200  
Tyler, Texas 75703  
(903) 534-5040  
(877) 404-5263



## *In It for the Long Haul*

Dear Stockholder:

If you have worked in agriculture for long, you may have seen ag lenders come and go. When agriculture enjoys an upswing, as is occurring in many areas now, this sector becomes attractive to lenders who otherwise might focus on oil and gas, manufacturing or construction. Then, when commodity prices decline, those lenders often exit the ag financing arena.

Not Heritage Land Bank. We're in agriculture for the long haul!

As a part of the Farm Credit System, established nearly 100 years ago, Heritage Land Bank is dedicated to financing agriculture and rural America. That's our only business. We focus all of our time, energy and expertise on that segment. We don't run when farm income drops; we work with our customers and try to get them through difficult times.

At Heritage Land Bank, we offer personalized service that is rare in today's marketplace. Our loan decisions are made locally by ag credit specialists who understand your business — not by bankers located in a city on the other side of the country. Our objective is to be your financial partner for the long term — the lender you can count on to help you meet your goals, whether it's building a profitable business or achieving the rural lifestyle of your dreams.

We advocate for the ag sector because we are a part of your industry. Our employees devote time and energy to bettering their rural communities because that's where they live and work. Also, our board members make policy decisions with your best interests in mind, because they were elected by you and your fellow customers.

Competitors may come and go, but Heritage Land Bank's long-term commitment to serving the financial needs of our customers never wavers. We have offered steady support to ag producers and rural landowners since 1917, the year we made our first loan. We've been here, and will continue to be, during every cycle. You can bank on it.

Sincerely,

William Tandy  
Chief Executive Officer

# HERITAGE LAND BANK AWARDS SCHOLARSHIPS TO FOUR GRADS

Heritage Land Bank is pleased to announce the recipients of its 2013 Scholarship Awards Program. This program awards four \$2,500 scholarships annually to graduating seniors of Heritage Land Bank customers.

*Congratulations to this year's scholarship recipients:*



***MaKayla Kyanne Arnold***

MaKayla graduated from Cross Road High School in Malakoff, is a current youth loan customer, and is the daughter of Gary and Cathy Arnold. She is a student at Trinity Valley Community College, from which she plans to graduate within a year before attending Tarleton State University to major in agriculture education.



***Elizabeth Rose Shirey***

Elizabeth graduated from Rockcreek Homeschool in Greenville, and is the daughter of customers Tom and Kathy Shirey. She plans to major in speech therapy at Texas A&M University.



***Samantha Marie Ernst***

Samantha graduated from Garland High School in Garland and is the daughter of customers Richard and Angela Ernst. She plans to attend Ouachita Baptist University and major in computer science/ pre-engineering.



***Paul Andrew Webb***

Paul graduated from Palestine High School in Palestine, and is the son of customers Michael and Ruth Webb. He plans to attend Texas A&M University and major in international studies.

## Heritage Land Bank Gives Money Back

In 2005 and 2006, the Heritage Land Bank board of directors approved an allocated equities program to further benefit our customers and help maintain a strong capital position for the association. Under this program, all of our earnings not returned as cash patronage were allocated and designated for distribution in future years. Each year, the board of directors evaluates this program and the capital position of the association to determine whether to retire a portion of the allocated equities.

**We are pleased to announce that the board recently approved the retirement and distribution of all 2005 allocated equities totaling \$3.6 MILLION. Qualifying customers received a check for their share of this equity in August.**

*Please note that this was a taxable distribution. An IRS Form 1099-PATR will be mailed to customers in January 2014 for tax filing purposes.*

***We thank you for your continued support of Heritage Land Bank.***

**As a cooperative lender, our goal is to provide our customers with competitive interest rates and great customer service, and to reward them with patronage for doing business with us.**

# Heritage Welcomes New Lending Staff, Announces Promotions

## NEW EMPLOYEES

**Brian Harris** is a loan officer in the Tyler corporate office and assists with the lending operations at each of the association's branch offices. He has more than 25 years of ag lending, management and supervisory experience with Farm Credit. A graduate of Texas Tech University (TTU) with a degree in agricultural education, Harris is a member of the TTU Agricultural Education and Communications Alumni Association. He has served on the boards of several organizations, including the East Texas Farm and Ranch Club, the Smith County Junior Livestock Show, and the Bullard Little League Association. He and his wife, Ginger, have one son and one daughter.

**Patrick Murray** is a loan officer in the Fort Worth branch office. He has more than 10 years of experience in analyzing, evaluating and lending to livestock operations. He is a 2000 graduate of Oklahoma State University with a double major in agriculture economics and accounting. He is also a graduate of the Texas Christian University Ranch Management Program. He is a member of the Fort Worth and Keller chambers of commerce and the Fort Worth Farm and Ranch Club. He and his wife, Deanna, have one son and one daughter.

**Jacob Newman** is a loan officer in the Palestine branch office. He is a former insurance adjuster and seasonal wildlife biologist. Newman grew up and worked on his family's dairy farm in Rusk, and graduated from Baylor University with a degree in environmental science and psychology. He is a member of the Palestine Noon Lions Club and the Palestine Chamber of Commerce, and is a board member of Twin Lakes Hunting Club. He and his wife, Heidi, have one son and one daughter.

## PROMOTION

**Lindsey Vardeman** was promoted to vice president/branch manager of the Nacogdoches branch office. Vardeman joined Heritage Land Bank in April 2012 as a loan officer associate. She holds a bachelor's degree in applied arts from Stephen F. Austin State University (SFASU). Vardeman is a member of the Nacogdoches Rotary Club, Nacogdoches Blueberry Festival Committee, Nacogdoches and Angelina chambers of commerce, SFASU Alumni Association, SFA Chamber Connection, and Leadership Nacogdoches. She and her husband, Cal, are members of the First United Methodist Church in Nacogdoches and have one daughter.



**Brian Harris**



**Patrick Murray**



**Jacob Newman**



**Lindsey Vardeman**

# NEW BRANCH OFFICE OPENS IN FORT WORTH



Heritage Land Bank officially opened its new Fort Worth branch office at a ribbon-cutting ceremony on July 23. The grand opening brought a great turnout of customers, friends and business associates to celebrate the event.

Patrick Murray will oversee lending operations for the new branch office. Murray joined Heritage Land Bank as a loan officer in March 2013, and has more than 10 years of experience in analyzing, evaluating and lending to livestock operations. Murray has a degree in agriculture economics and accounting from Oklahoma State University. He is also a graduate of the Texas Christian University Ranch Management Program.

“We are excited to be expanding our rural lending cooperative into the Fort Worth market, and look forward to helping those wanting to purchase land or homes in the country,” said Bill Tandy, chief executive officer of Heritage Land Bank.

**The new office is located at 301 Commerce St., Suite 1380, in the D.R. Horton Tower in downtown Fort Worth.**

*(Right) The Heritage team celebrates the grand opening. From left to right are Jerry Nelson, director; Mandi Hardin, Fort Worth office loan administrator associate; and Chad Stephenson, Greenville office regional vice president and branch manager.*



*(Below) Pictured from left to right at the Fort Worth open house are Kenya Francis, CFO; Bill Ashworth, director; Charlotte Sellers, CCO; Julie Davis, McKinney office vice president/branch manager; and Patrick Murray, Fort Worth branch manager/loan officer.*

