

LegacyACA.com



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Supporting Tomorrow's Producers Today

As today's farmers and ranchers retire from production agriculture, America will need new producers to replenish the industry. The future of the nation's food supply and the

quality of life in rural communities depend on it.

For decades, the number of farmers has been going down, while the average age has been going up. The 2012 Census of Agriculture, the latest census, revealed that the average age of U.S. farmers was 58.3 years, which suggests that many will retire in the coming decade.

Meanwhile, there are more job openings for highly skilled workers in agriculture-related fields than students graduating in food, ag, renewable resources and the environment, according to a five-year forecast by Purdue University in 2015.

At Legacy Ag Credit, we are committed to supporting the next generation that will drive agriculture. A critical component of our mission is assisting young, beginning and small (YBS) farmers, whether they are focused on conventional or emerging business models. We make loans of all sizes, to producers of all ages and experience levels.

We also encourage YBS producers and future agriculturalists through FFA and 4-H donations and sponsorships, scholarships, leadership training programs and other educational opportunities.

Legacy Ag Credit applauds the next generation of farmers, ranchers and young people pursuing careers in agriculture. Through Farm Credit, they can count on access to the dependable credit and financial services needed to succeed.

Derrell W. Chapman
Chief Executive Officer



Part of the Farm Credit System



MEMBER SPOTLIGHT:

Legacy Ag Credit Stockholders Go to Washington, New York

It's not often that the average citizen gets to go to Washington, D.C., and visit with their senator and congressional staff. But that was just the case, and more, for Clay and Amber Smith, Legacy Ag Credit members from Golden, Texas.

The Smiths were among 27 young agricultural producers who were selected for the 2018 Farm Credit Young Leaders Program in Washington, D.C., and New York City in June. The program took them to Wall Street to visit a brokerage firm and to the Federal Farm Credit Banks Funding Corporation. There they learned how the sale of highly rated Farm Credit notes and bonds provides steady funds to local lending co-ops like Legacy Ag Credit.

"From our meeting with the Funding Corporation in New Jersey to the Wall Street briefing and tour of BNY Mellon Brokerage Firm in Manhattan, we gained a better understanding of how Farm Credit works," said Clay.

An Exciting Time on Capitol Hill

Next the group traveled to the nation's capital, where the Smiths had the opportunity to discuss policy issues with Sen. John Cornyn and congressional staff.

"We traveled by train to Washington, D.C. to meet with the Farm Credit Council, which is the national trade association for the Farm Credit System, where we learned more about the 2018 Farm Bill and the pressing issues the council is advocating before Congress," said Clay. "After a briefing with the USDA, we visited Capitol Hill to meet with congressmen and staff regarding the 2018 Farm Bill. We are thankful for our representatives — including Senator Cornyn — who took the time to meet with us in person and to listen to concerns affecting the agricultural community."

It was an exciting time to visit Capitol Hill, as that very day the Senate passed its version of the farm bill, setting the

stage for a compromise bill of this vital agricultural and food legislation.

"Politicians and lobbyists were working diligently to try and get the bill passed," said Clay. "That was all everyone was talking about. It felt really good to hear later that evening that the bill had passed and was a great experience to have been in D.C. when this took place."

The five-day program ended with a visit to Mount Vernon, George Washington's innovative farming and milling operation.

A Passion Reignited

The Smiths are building their first broiler farm with poultry integrator Sanderson Farms. Clay, a fifth-generation farmer, grew up on his family's crop and cattle operation, and is now a safety supervisor for U.S. Silica. Amber is a surgery technician with Christus Mother Frances Hospital. They enjoy farming, hunting, fishing and sports with their two sons, Carter, 12, and Colsten, 8.

The couple appreciated the opportunity to learn about the Farm Credit System and how loans to farmers and ranchers are made.

"During the trip, we made new friends and learned that we are part of a larger farming/ranching community in this country," said Clay. "This program helped reignite my passion for public policy, particularly the importance of 'advocating' for rural America and the important role that farms and ranches play in feeding our nation."

The Smiths expressed their appreciation for the hospitality shown by the Farm Credit staff. Their favorite part of the trip, they report, was seeing the hard work and passion of the Farm Credit employees and lobbyists whose efforts help fund farmers and ranchers and feed our nation.

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– Clay Smith



Amber and Clay Smith, left, celebrate the completion of the 2018 Farm Credit Young Leaders Program in Mount Vernon, Va., with Stan Ray, right, Farm Credit Bank of Texas chief administrative officer and president of the Tenth District Farm Credit Council, which hosted the program.



Clay and Amber Smith, second and third from left, met with Sen. John Cornyn on their visit to Capitol Hill.

How to Keep Your Confidential Information Confidential

Legacy Ag Credit, ACA has a legal and ethical duty to protect your sensitive personal information. We also care about the security of our computer network and yours.

That's why we have adopted strict measures governing the way we receive and send information electronically: We don't e-mail sensitive personal information or large files, and we don't use removable storage devices in our computers.



Use Our File-Sharing Site

To protect the safety of your data, Legacy Ag Credit transmits sensitive personal information to you via a secure file-sharing FTP (file transfer protocol) site known as ShareFile. If we need to send you personal information about your loan, we will e-mail you a secure link to the FTP site, where you will be able to directly download the files from Legacy.

Similarly, if you need to send us personal documents such as income tax statements or other financial data, ask your loan officer or credit specialist for a secure link to the FTP site. Using this link, you will be able to securely upload your information to the site, where your association representative will retrieve it.

The FTP site isn't just for transmitting personal information, however. It is also used for sharing large files, such as photos, PDFs and spreadsheets, which can be too large to e-mail.

No Flash Drives Allowed

In addition, Legacy Ag Credit has restricted the use of removable media, such as USB flash drives and external hard drives, to prevent malware and other malicious files from entering our computer network, as well as to protect your sensitive personal information from getting out.

While flash drives are useful tools for sharing information, these devices can be lost, corrupted or infected. And remember, both e-mail attachments and removable devices can introduce viruses from sources you might consider reliable.



Financing Your Legacy



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