In This Issue

Adjustable Rate Mortgage .................. 6
Patronage Refunds ......................... 8, 9
Settlement Options ......................... 11
Central Kentucky Branch Offices

**Danville Office**
Highway 127 Bypass • Danville, KY 40422
859-236-6570 - 1-800-589-4261

Dale T. Cinnamon  
Asst. Vice President & Branch Manager

Kim Elliott  
Senior Loan Assistant

Joe Goggin  
Asst. Branch Manager & Loan Officer

Tina Roney  
Loan Assistant

Brad Godbey  
Loan Officer

Lisa Yeager  
Loan Assistant

**Lebanon Office**
Campbellsville Road • Lebanon, KY 40033
270-692-4411 • 1-800-264-0402

Harry Young  
Asst. Vice President & Branch Manager

Michael R. Chiles  
Loan Officer

Jeanine Williams  
Loan Assistant

**Lexington Office**
640 South Broadway • Lexington, KY 40508
859-252-4717 • 1-888-820-3270

Shane Turner  
Asst. Vice President & Regional Lending Manager

Linda Haley  
Loan Assistant

Laura Jackson  
Loan Officer

Jonathan Parker  
Loan Officer

**Paris Office**
1440 High Street • Paris, KY 40361
859-987-4344 • 1-800-613-4292

Russell Gray  
Asst. Vice President & Branch Manager

Margie Roe  
Loan Assistant

Donna Sharpe-Cassity  
Loan Officer

**Richmond Office**
1000 Ival James Blvd. • Richmond, KY 40475
859-623-1624 • 1-888-820-3221

John Thomas  
Asst. Vice President & Branch Manager

Teresa Thomas  
Loan Assistant

Luke J. Ramsay  
Loan Officer

**Stanford Office**
U.S. Highway 27 • Stanford, KY 40484
606-365-7500 • 1-800-467-0039

Ronnie Bradshaw  
Asst. Vice President & Branch Manager

Pamela Johnston  
Loan Assistant

Dion Mullins  
Loan Officer

Felicia Madden  
Loan Assistant

Johathan Noe  
Loan Officer

John Peek  
Loan Officer

**Country Mortgage Loans**
Scott Mass  
Manager
Country Mortgage Loans
1-888-820-3221

**Regional Managers**
Shane Turner  
Northern Section 1-888-820-3270

Paul Wyler  
Southern Section 1-800-589-4261

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**HOLIDAY CLOSINGS**

Good Friday  
Friday  
March 25

Memorial Day  
Monday  
May 30

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**Leader**

is published quarterly for stockholders, directors, business associates and friends of the Central Kentucky Ag Credit Association.

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Vice Chairman
James A. Lyons
Oscar Penn
Jerry Rankin
David C. Sparrow

**Editor**
Robert Anderson

**Address Changes**
Address changes, questions or comments should be directed to Central Kentucky Agricultural Credit Association by calling 1-859-253-3249, or by writing P.O. Box 1290, Lexington, KY 40588-1290.

**Financial Information**
The Farm Credit Administration does not require the association to distribute its quarterly financial reports to stockholders. However, copies of its complete report are available upon request. The shareholders' investment in the association is materially affected by the financial condition and results of operations of AgFirst Farm Credit Bank and copies of its quarterly financial report are available by writing Patti Trotter, AgFirst Farm Credit Bank, P.O. Box 1499, Columbia, SC 29202-1499.

**Privacy Policy**
Your online privacy is always a top concern at Ag Credit. For a complete copy of the latest version of the online privacy policy, please visit our web site and click on the homepage link. Review our Privacy Policy.

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**Potato chips are America's favorite snack. We eat 1.2 billion pounds each year.**

Source: USDA
2004 was a good year for your association. Central Kentucky Ag Credit loan growth was good, interest rates were low, the association is operating more efficiently and we’re passing those efficiencies along to you, member/owners of the Association.

Kentucky’s economy is following the national trend of revived growth following the recession of 2001. The University of Kentucky Center for Business and Economic Research (CBER) is forecasting strong economic growth into 2005-2006, with modest job growth pushing the Commonwealth unemployment rate down to 5.2%. However, jobs lost in rural manufacturing will not be replaced, so primary job growth will be in the service sector. Cash receipts for agriculture in Kentucky for 2004 are projected to be up 5%, to $3.68 billion due to continued strength in commodity prices and higher volumes. When government payments and rising land values are added, the farm balance sheet is in a very positive position.

After more than seven years of debate, dozens of buyout proposals, hundreds of meetings, and thousands of farmers speculating if it would ever happen, the tobacco buyout is becoming reality. The upcoming year will likely be the most uncertain and unpredictable year in Kentucky’s tobacco industry since the pre-program years of the 1930’s. Burley prices will fall to reflect the absence of quota rents and price supports, but it remains unclear what types of price incentives and other contract terms tobacco companies will offer to encourage growers to remain in business.

Ag Credit stands ready to help farmers make the transition to a new way of doing business. Many members of our experienced Ag Credit staff have raised tobacco themselves. They understand tobacco programs and how to manage financial opportunities that the new tobacco production environment creates. Ag Credit remains dedicated to helping farmers in central Kentucky.

Finally, I encourage that Ag Credit members observe how important the Board of Directors is to the association. Remember, they are farmers and business people, just like yourself. They are selected by you, member/owners of the Association, to represent your interests. In today’s financial environment, Ag Credit directors take on increased responsibilities to represent you. By the time you read this message, Ag Credit’s Annual Meeting will be taking place. This issue of the Ag Credit Leader is part of the notification process. Take time to read the notice and, if at all possible, ATTEND.

We are looking forward to another successful year and send thanks to farmers and residents of central Kentucky who have made Central Kentucky Ag Credit an active and growing part of the economy. ■
Gray named assistant vice president and manager of Paris Ag Credit Branch

Russell Gray of Ag Credit’s Lexington Branch has been named assistant vice president and manager of the Paris Ag Credit Branch. Russell will continue to be an active loan officer with the Lexington Branch Office, including full service to all members who are accustomed to doing business with him. He can be contacted by calling either the Lexington or Paris Ag Credit Branch Offices.

Russell’s background in agricultural finance is extensive. He has worked in the Farm Credit System for more than 25 years, having started his service with the Federal Land Bank of Louisville. Subsequent service included work with Federal Land Bank Associations and with Farm Credit Services of Mid-America. He has worked with Central Kentucky Ag Credit in the Lexington Branch since 1997, and will continue his service in both Lexington and in Paris.

He earned his degree in Agricultural Economics from the University of Kentucky and he has been an active farmer for many years, in addition to his financial service career. Russell and his wife, the former Robin Fudge of Burksville, reside on their 75-acre farm in Harrison County, near Cynthiana. Russell’s farm operation specializes in production of Alfalfa for commercial sale.

Russell’s wife, Robin, has worked with the University of Kentucky Financial Aid Department for 25 years, and they are parents of two daughters. Russell is active in the sports careers of his daughters, both of whom have excelled at high school and college academics and sports. Russell and Robin are members of the Cynthiana Christian Church.

David Sparrow Receives Vision Award

The Newell G. Hicks Vision Award was presented to David Sparrow during the 2004 North American International Livestock Exposition. David (left) is shown in the photo accepting the award from Harold Workman, president and CEO of the Kentucky State Fair Board and the North American International Livestock Exposition.

The award is presented annually to an individual who has contributed substantially to the growth and development of the big expo. The Vision Award is named as a tribute to the memory of Newell Hicks, the expo’s official veterinarian from 1974 until his death in 1991. Hicks was an internationally-respected Woodford County veterinarian.

David Sparrow also currently serves on the Central Kentucky Ag Credit Board of Directors, and has been a lifelong contributor to progress throughout Kentucky. His major contribution to the North American International continues to be in the expo’s dairy division, where David is superintendent of all dairy shows.

As the 12th recipient of the Newell G. Hicks Vision Award, David joins other Kentucky and national leaders who have received the award, which originated in 1993. Other recipients include Garland Bastin, Roy D. Gibson, Claude L. Brock, Larry Legg, Linda Martin, Dean Hurlbut, Doug Shepherd, Jimmy Claycomb, Cecil Goodlett, Jean Callaghan and Chuck Grove.
Gonna’ Eat This Whole Thing!

This special photo moment was captured by Ag Credit’s Jonathan Parker as Paige Parker explored biting into a new meal. Or, perhaps Paige was just cutting some new teeth! Paige is the son of Jonathan and Ashley Parker. Jonathan is Ag Credit’s loan officer at the Lexington Branch.

Joe Goggin, Ag Credit’s assistant branch manager and loan officer at the Danville Branch is shown here presenting a travel bag to Billie Jo Graves. Billie Jo signed up for the Auto Draft Program and won the travel bag in a drawing at Danville. Travel bags were given to lucky members at each office location.

If you are tired of writing checks or hunting for stamps, Ag Credit’s Auto Draft is the hassle-free service you need. AutoDraft automatically deducts your loan payments from your checking or savings account. It’s safe, easy and free. No stamps. No stops. No sweat.

To actuate your AutoDraft service, just stop by your Ag Credit office and the service will be implemented while you wait.

AutoDraft Drawing Winners
Lexington - Cynthia S. Kettenring
Stanford - Sammy Brown
Lebanon - Albert Peterson
Paris - Carl E. Eddington
Richmond - Scott or Sondra Sewell
Danville - Billie Jo Graves
Figuring out what mortgage and financial terms mean - let alone which is best for you - can be as confusing as reading tax code. But, it can be worth your time and effort to learn more about mortgage and financial terms, because you’re the person who will need to repay the loan! When it comes to mortgages, the reality is that something other than a fixed rate loan may be beneficial to you.

**What is an ARM?**

An ARM, or Adjustable Rate Mortgage is a mixture of a Fixed and Variable rate loan. How does it work? ARMs are fixed for a period of time (3 years for example) and then are adjusted every year after that.

**Is an ARM worth it?**

It’s a system that some might find daunting, but there are benefits to using an ARM to buy a home. Statistically, the average life of a home loan is 4.5 years. That means you will more than likely refinance or move to another home within the next five years. ARM’s typically have a lower interest rate than a fixed rate loan, so go ahead and look into ARM rates. It may just mean that you’ll be moving or refinancing before your first adjustment period comes around. You might end up saving yourself a lot of money.

**Where’s the danger with an ARM?**

There are two factors that can make people nervous when they consider an ARM loan. The first is how much can the mortgage payment go up after each adjustment. That’s a valid concern. You don’t want your payments to skyrocket. So, a cap is placed on how high your rate can go, both at each adjustment period and also over the life of the loan. Typically, caps are set at 2/5, meaning that at each adjustment period your rate will not go up more than 2% and won’t go up more than 5% over the life of the loan.

The other area of concern is pre-payments and fees. There is no pre-payment attached to an ARM loan. However, there is a conversion fee. For example, if you decided after your initial adjustment period that you want to turn your loan into a fixed rate, rather than trust the market, there is a conversion fee attached. It’s typically only $200 - $300.

Is an ARM for everybody? No. Is it worth looking into? Definitely. There are several advantages to looking at ARM’s when you buy your home.
Central Kentucky Ag Credit
Board of Directors

Your Central Kentucky Ag Credit Board of Directors is shown here. Left to right are: David Sparrow, Jerry Rankin, James W. Wagner, James L. May, James A. Lyons and Oscar Penn.

John is Cooking Again!

John Thomas, Ag Credit’s Richmond assistant vice president and branch manager, is shown in the foreground as he cooked for annual meeting visitors at the Centenary United Methodist Church in Danville last year. He’s b-aaaaaaaaak this year! And, other members of the Ag Credit team are sure to help John with the hospitality.

Ag Credit helps maintain the quality of life in rural America and on the farm, through our constant commitment to competitive lending, expert financial services and advice and a feeling of partnership with our customers.

Attend Your Ag Credit Annual Meeting
Choose From 2 Sectional Meetings

• See complete Annual Meeting details on the cover wrap of this issue of the Leader.
• Return your reservation card. It’s enclosed in this issue of the Leader.
One of the most important benefits of being an Ag Credit member-borrower is that you stand to share in the association’s profits.

Most businesses return profits to their investors, not their customers. However, your Ag Credit association returns its profits to its customers, or member-users. That’s the cooperative way of doing business.

At the end of each fiscal year, your Ag Credit association determines its total income and expense. Income remaining after all expenses are deducted (net income) can then be distributed in accordance with the bylaws.

Your association’s board of directors can elect to:

- Retain all of the net income to strengthen the association’s capital position, or
- Distribute some or all of the association’s net income to borrowers by declaring a dividend on stock or declaring a patronage refund.

What is a Patronage Refund?

A patronage refund:

- Is a way of distributing the association’s net income to member borrowers. A borrower’s refund is based on their business activity with the association.
- May be paid in cash, allocated surplus, stock or any combination of these items.

How Do Patronage Refunds Benefit Ag Credit Borrowers?

Patronage refunds benefit borrowers by reducing their cost of borrowing. Ag Credit charges competitive rates on its loans – rates comparable to those charged by other lenders for similar loans.

However, a major difference between Ag Credit and other lenders is that Ag Credit returns its profits to its borrowers. When you receive a patronage refund from your Ag Credit association, your effective cost of borrowing is reduced.

One of the basic cooperative principles is that members derive benefits based on their use of the cooperative’s services. Therefore, the more business you do with Ag Credit, the larger your potential patronage refund.

How Do Patronage Refunds Benefit Your Ag Credit Association?

Patronage refunds can help your association reduce its tax expense and maintain a strong capital position. This helps the entire membership, because an association with a strong capital position is better able to offer competitive interest rates, ensure a constant supply of credit and provide for the retirement of member equity held in the form of allocated surplus.

Unlike other corporations, where profits are taxed twice (when earned by the corporation and when distributed to owners as dividends) a cooperative’s profits are taxed only once when they’re distributed as a patronage refund.

Your cooperative is allowed a tax deduction for the amount of net income that it distributes in the form of a qualified patronage refund. Therefore, to effectively manage the association’s tax expense and maintain a strong capital position, your association’s board may elect to distribute taxable earnings to members as a qualified patronage refund. A qualified patronage refund is one in which at least 20 percent is paid in cash and the remainder in stock or Qualified Allocated Surplus (QAS).
What is Allocated Surplus?

Members, through their boards, usually elect to leave a portion of the patronage refund in the cooperative to help keep its operations on a sound financial basis.

The retained portion of each member’s patronage refund is recorded on the books of the association, or allocated to each member’s equity account. This retained patronage refund is called Allocated Surplus. Allocated Surplus can be either Qualified or Non-qualified.

How is My Patronage Refund Issued?

The cash portion of your patronage refund may be issued to you by check or recorded on the association’s books in a special account.

When any portion of a patronage refund is paid in cash, your board of directors may elect to set a minimum check amount as a means of controlling expenses. Cash distributions below the minimum check amount are recorded in a special account called Patronage Payable.

Members may request a check for monies in their Patronage Payable accounts, request that these amounts be applied to their loans or leave these distributions “on account” with their association.

Patronage refunds issued in the form of allocated surplus can only be retired or paid to members upon approval of the board. Under the bylaws, the association cannot honor requests from members to retire individual allocated surplus accounts.

Each time a patronage distribution is issued, your Ag Credit association will notify eligible members of their patronage refunds. The notification will include a breakdown of the amount paid in cash (by check or Patronage Payable entry) and the amount paid in allocated surplus or stock.

Thank You to Our Customers!

Patronage checks or notices are generally mailed to our eligible customers in April and November. Ag Credit would like to say “Thank You” to our customers for making this patronage refund possible. By borrowing from Ag Credit, using our many services and maintaining your loans in a satisfactory manner, you have helped us grow and remain strong. You can help Ag Credit continue to grow and pay patronage refunds by spreading the cooperative story.

Central Kentucky Ag Credit has paid a patronage refund for eight consecutive years. Total patronage now exceeds $5 million since 1997. Cash payouts in 2004 alone exceeded $585,000. This is evidence of our financial strength, and it proves there are distinct financial benefits in doing business with a cooperative.

<table>
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<th>Patronage Distributions*</th>
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<td>$- $100,000 $200,000 $300,000 $400,000 $500,000 $600,000 $700,000 $800,000</td>
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*cash and surplus allocated
It’s a Once-in-a-Lifetime Opportunity

America’s tobacco growers have trusted Ag Credit for more than 70 years as a dependable source of financing. No one understands the challenges and dreams of farmers better than Ag Credit. And, there’s no lender more motivated to help make those dreams come true. We’ve been there for you in good times and bad, and we’re here for you now.

Whether you want to buy land, begin a new venture in agriculture or simply keep doing what you’re doing, Ag Credit is ready to help you make it happen now. Call us today to find out more about the loan program from Ag Credit.

Don’t miss out on this once-in-a-lifetime opportunity!

Central Kentucky Ag Credit Association
Serving 17 Central Kentucky Counties

OFFICES:
Danville • Lebanon • Lexington • Paris
Richmond • Stanford

Features of Ag Credit’s Program

• There’s no waiting. Funds are available today.
• Affordable interest rate
• You participate in our Patronage Refund Program
• Interest is tax deductible
• Borrow only the portion of your buyout that you need or want
• Work with local lenders who understand your needs
A major issue for central Kentucky farmers now becomes how much money goes in your pocket from the tobacco settlement program. This is a significant issue for many farmers, because tobacco settlement money is meant to replace lost tobacco income and compensate quota owners for loss of an asset. Current practices will change for everyone.

So what is the best strategy? First, seek competent, trusted tax and financial advice. There are many new and complex issues involved that depend heavily on your personal situation. No one solution will be right for everyone.

Second, proceed slowly. With substantial amounts of money flowing through new channels, many new people and institutions will appear with their “answers” regarding how to properly handle your money. Watch out for “answers” that actually put money into someone else’s pocket. Do you understand the terms? The financial jargon includes holdbacks, early withdrawals, investment options, present value, net present value, fees, pre-tax vs. after-tax benefits.

In times like these it is wise to discuss financial matters with someone you can trust. Ag Credit has been helping farmers in central Kentucky for over 70 years. Ag Credit has an experienced staff and a proven record of putting customers’ interests first.

Ag Credit’s cooperative business structure is unique among local agricultural lenders, because Ag Credit shares its financial success with its customers. Experience, trust and a proven record are benefits that good farm managers will find in Central Kentucky Ag Credit.

Other Resources
- Purdue University Web Page
  http://www.agecon.purdue.edu/extension/pubs/taxplanning.asp
- University of Kentucky
  http://www.uky.edu/Ag/TobaccoEcon/policy.html
AS A TOBACCO GROWER, YOU’VE WAITED A LONG TIME FOR THIS.

Ag Credit can help you seize the opportunity the tobacco buyout will give you to realize dreams you thought might never happen.

What is Your Slice?

The big news in the central Kentucky agricultural economy for 2005, is the tobacco program buyout. With many program details still up in the air, a part that is known is that the local economy is due to receive large amounts of cash. Estimates project that over $695 million will be paid out to burley tobacco quota owners and growers.

The pie chart and table shows the slice of dollars going to counties in central Kentucky. Payments are expected to be made in equal installments over a ten-year period. Quota owners will receive $7 per pound and those who grow will get $3 per pound, based on 2002 basic and effective quotas, respectively. People who both own a quota and grow tobacco would receive $10 a pound. Tenants and landlords will split the grower payment according to a crop share arrangement.

The 2005 crop will be grown without price supports, quota or geographic limitations. Many producers’ intentions are unknown at this point and careful planning will be needed to effectively manage the business and financial decisions necessary under changing market conditions.

From USDA

Question: How will the payments be made?
Answer: The payments will be made in ten equal, annual installments beginning in 2005 and ending in 2014. Details are still being worked out.

Question: Can a tobacco quota holder or producer take a lump sum payment from the government?
Answer: No. There are no provisions in the bill authorizing a lump sum from the government. The bill does allow tobacco quota holders and producers to assign payments to a financial institution of their choice to receive a lump-sum payment from them.

Question: How will producers’ share of risk in the 2002, 2003 and 2004 crops of quota tobacco be established?
Answer: The details of this process are still being worked out.

Question: For purposes of the buyout, how will the 2002 marketing year quota levels be established?
Answer: The details of this process are still being worked out.

Detailed payment amounts for each central Kentucky county are available on the Ag Credit web site at www.ckaca.com
Ag Credit is continuing arrangements with Dell Computer through 2005 that enable association members to obtain discounts on Dell products. You can also purchase a variety of other name brand products under the discount program. Prices you receive under this special Ag Credit program with Dell Computer should be the best you can obtain anywhere.

Stop by your Ag Credit Branch Office and pick up your copy of the Ag Credit Member Purchase Program Flyer. Full details are outlined in the flyer, and you’ll also receive instructions on how to order, including toll-free telephone service, online ordering information and your personal member identification number.

If you need a computer or related equipment, don’t miss this Dell Deal. It’s another way to make your dollars stretch through Ag Credit.

Amy White, a junior at West Jessamine High School, is shown at right as she poses her winning market lamb during the September Jessamine County Investment in Youth Livestock Sale. Shown with Amy is Ag Credit’s Lexington Loan Officer, Jonathan Parker. Amy is the daughter of Ag Credit members Don and Vickie White.

During the sale, 4-H and FFA members offered their market steers, sheep and goats for auction. Businesses purchased the prize animals at premium prices as a reward to young people for their hard work as enterprising livestock producers. Central Kentucky Ag Credit purchased Amy’s market lamb, and the Jessamine youth sale marked the first year for the event in that county.

One cow can give 200,000 glasses of milk in a lifetime.

Source: USDA
Ag Credit continues to develop programs for the rural lifestyles of central Kentucky residents. With our new Country Mortgage special lending division, Ag Credit makes getting a rural home loan a breeze. Real estate purchases are usually the single largest financial transaction that an individual will make in a lifetime. So, trust the experts in rural financing at Ag Credit. We’ve been committed to making life better for farmers and rural dwellers for 70 years. We’re not stopping now. Let us help you realize your dream with a Country Mortgage by Ag Credit.
Two Retirements Mark Outstanding Service

Peggy Powell and Janet Lowery have retired from Ag Credit following a combined achievement of 53 years of dedicated service. Peggy served in the Richmond Branch and Janet spent her career in the Lexington office. Both women have been examples of the experience and professionalism that has contributed to the growth of Central Kentucky Ag Credit and to the broad financial services that the association extends to its members.

Peggy Powell

Peggy Powell worked in the Farm Credit System for 28 years, with her most recent service being in the Richmond Branch of Central Kentucky Ag Credit. Her career started with Central Kentucky PCA, October 3, 1976. She is married to George Wayne Powell and they will continue to reside in Waco, near Richmond. George is a Richmond native, while Peggy was originally from Phoenix, AZ. They have lived in the Richmond area since George returned from the armed forces and Peggy graduated from high school and subsequently spent her entire working career with the Farm Credit System.

Peggy and George are parents of two grown children and they have three grandchildren, with another coming in March of this year. As she enters retirement she fondly recalls that “nobody could have worked for, and with, a finer group of people than those in Ag Credit and the farmers they serve”.

She is the newly elected president of the Women’s Society of Christian Service at College Hill Methodist Church, signaling a busy retirement schedule. Both she and George attend Waco’s College Hill Methodist Church.

Janet Lowery

Janet Lowery worked in the Farm Credit System for 25 years, with her most recent service being in Ag Credit’s Central Office in Lexington. She started work with the Federal Land Bank Association of Lexington on August 1, 1979. When the system was restructured, Janet worked with Farm Credit Services, and then joined the team at Central Kentucky Ag Credit on June 15, 1992.

Janet is married to James Lowery, a retiree of the Trane Company in Lexington. While Janet was born in Casey County, her adult life has been spent in Lexington. She and James are the parents of three grown chil-

dren, all of whom currently live in the central Kentucky area. They also have four grandchil-
dren, with another due in April. Janet fondly recalls that during her career in the farm financial field, she literally occupied every room in the building that now houses Central Kentucky Ag Credit offices in Lexington. Through the years, she explained, I was moved from one office to another as my work roles changed, until I finally had occupied every office in the building at one time or another! “I truly enjoyed my work and the people I worked with,” says Janet.

She and James are currently planning to build a new home, and Janet says she’ll be active in family activities. They attend Lexington’s Liberty Road Community Church. As an active dancer, she and James have been cloggers since 1982 and will remain active in both travel and dancing with the Clogging McClain Clan, a danc-
ing group. ■
You may not be making a career in agriculture, but your part-time farming operation is important to you. You take pride in making things grow through your own hard work.

No matter how you farm – full-time, part-time or just for fun – Ag Credit can lend a hand. We can finance all types of large and small farms. America’s farmers have depended on us for generations. You can, too.

Financing for the Part-Time Farmer

Ag Credit Offices: Danville • Lebanon • Lexington • Paris • Richmond • Stanford