

# THE RURAL SCENE

## HOME EDITION

LOOK INSIDE  
THE GREENE FAMILY'S  
CUSTOM-BUILT HOME

Q & A  
HOME FINANCING &  
BUILDING INSIGHTS



FARM CREDIT  
OF WESTERN ARKANSAS

SUMMER 2025  
Enriching rural life.™





**Farm Credit of Western Arkansas** is a customer-owned financial cooperative providing financing and related services to farmers, ranchers, rural homeowners, agribusinesses and timber producers in 41 western Arkansas counties.

With a loan volume of \$1.9 billion, Farm Credit of Western Arkansas is a member of the 108-year-old Farm Credit System, a nationwide network of borrower-owned lending institutions providing more than \$428 billion in loans to rural America.



## ON THE COVER

Marcus and Krystal Greene turned years of patience and planning into the perfect home, built for family, farm life, and the future. Nestled among the pine trees in Howard County, their custom farmhouse is more than a dream realized—it's a legacy in the making. Story starts on page 6.

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## OFFICE LOCATIONS AND LOAN OFFICERS

<b>Alma</b> 641 Hwy 71 North (479) 430-7287 Kaleb Brooks, Daniel Keeton, Joyce Ridenour	<b>Magnolia</b> 1703 Pittman St. (870) 234-8611 Caleigh Watlington, Milly Lindsey
<b>Arkadelphia</b> 2858 Walnut (870) 246-8061	<b>Mena</b> 1607 Hwy 71 North (479) 394-1027 Rex Dollar
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<b>Hope</b> 1722 E 3rd St. (870) 777-6704 Clay Lance, Trevor Pipkin	
<b>Huntsville</b> 14238 Hwy 412 (479) 738-6622 Trey Villines	


**Brandon Haberer**

If you've read any of my previous columns, you know I tend to talk about interest rates—sometimes even trying my hand at guessing where they might go next. Historically, my predictions haven't been the best, and in today's economic and political climate, they'd be downright terrible. With so many moving parts, including tariffs, global markets, and policy shifts, it's nearly impossible to predict where rates will cycle this year. But if there's one bright spot, it's that despite the uncertainties behind the scenes, we've seen periods of strength in the market, and that's a good sign for our country.

One thing I can say with certainty is that your Farm Credit cooperative is off to a strong start this year. The first four months have shown steady growth, with continued financing in rural home construction and poultry operations. That growth means we're on track for solid earnings, which is important news as we look toward patronage distributions. While it's still early in the year, these positive trends point to a promising outlook.

Beyond financials, I'd like to take a moment to reflect on something truly meaningful. In April, I had the honor of receiving the Honorary Arkansas FFA Degree, a recognition granted to individuals who have made an impact on agricultural education and the Arkansas FFA program beyond the local chapter level. It was humbling to be recognized alongside others who are passionate about supporting youth in agriculture. Farm Credit has long believed in investing in the next generation of agricultural leaders. This year, we've expanded our commitment by increasing support for Arkansas FFA & 4-H scholarships. Additionally, we've doubled the amount awarded in scholarships for the children and grandchildren of Farm Credit members. These are the future voices of our industry, and as a cooperative, we're proud to play a role in strengthening agriculture and our rural communities.

As always, thank you for trusting Farm Credit—whether through your referrals, partnerships, or shared commitment to agriculture. We'll continue working hard to serve you, just as we've always done.

**Brandon Haberer**

President and CEO

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**ABOUT THE RURAL SCENE**

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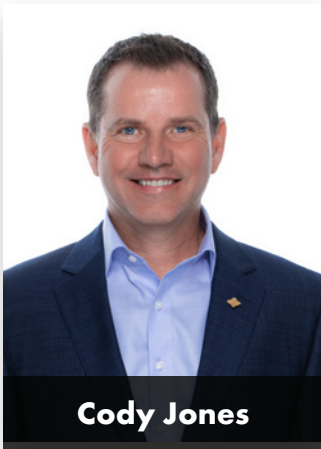
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I'm thrilled to announce that our newly revamped scholarship program was a tremendous success! We received a record-breaking 79 applications and awarded scholarships to 40 recipients—another record! Altogether, we distributed \$40,000 in scholarships, setting yet another milestone.

To ensure fairness, family members of employees and directors are not eligible to apply. Additionally, an independent committee of judges reviews and selects scholarship recipients and determines award amounts. If your child or grandchild wasn't selected this year, please encourage them to apply again next year. Awarding scholarships is one of the many ways we fulfill our cooperative mission, and we're truly grateful to support our members in this way.

I have people ask me all the time if Farm Credit loans money for homes. While certain stipulations may apply, the answer is yes! We offer many different options, now including secondary market loans as well. Personally, I've used Farm Credit to help build affordable housing in a nearby town by leveraging my farm. Of course, we adhere to FCA regulations, but you might be surprised by the range of financing options available. If you ever have any questions, I know the friendly people at your local branch would love to answer them.

I hope everyone has a fun and safe summer!

A handwritten signature in black ink, appearing to read "Cody Jones".

**Cody Jones**

Chair, Board of Directors  
Farm Credit of Western Arkansas

## *Inspired* TO BUILD YOUR DREAM HOME?

### FARM CREDIT OFFERS:

- ✓ Long-term fixed rates
- ✓ Local service
- ✓ No maximum acreage or loan amount





## 7 Cooperative Principles

Voluntary Membership

Democratic Member Control

### Members' Economic Participation

Autonomy and Independence

Education, Training, and Information

Cooperation Among Cooperatives

Concern for Community

## Members' Economic Participation

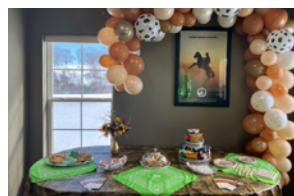
Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

# Farm Credit of Western Arkansas Celebrates Record-Breaking \$12 Million Patronage Payout

Farm Credit of Western Arkansas proudly distributed a historic \$12 million in Patronage Cash to its members this February, marking an impressive 28th consecutive year of sharing profits. Since 1997, the cooperative has returned more than \$186 million to members, reinforcing its commitment to supporting local agricultural communities and the farmers who drive them.

Each year, Farm Credit of Western Arkansas shares a portion of its profits with borrowers holding eligible loans. The amount of patronage each member receives is tied to the volume of business they conduct with the cooperative, making it a true reflection of their partnership and contribution. This annual payout not only allows Farm Credit to reward its members but also helps reduce borrowing costs—an invaluable benefit for farmers navigating the challenges of agricultural financing.

Despite a winter storm sweeping through much of Farm Credit of Western Arkansas's service area, the cooperative remained committed to its tradition of hosting local celebrations. Most branches successfully held open houses, offering members the opportunity to visit, connect with their lending teams, and receive their share of the \$12 million payout. These events underscore Farm Credit's dedication to maintaining strong relationships and providing meaningful financial support to the backbone of Arkansas's agricultural industry.





# Homegrown Dreams

For Marcus and Krystal Greene, home was never just a house. It was land they waited years for, a vision shaped around their growing boys, and a place they could build a life that felt just right. In the summer of 2024, that vision became reality. With help from Farm Credit, a trusted builder, and plenty of preparation, the Greene family completed their custom home, just over the pine trees from their broiler houses and cattle pastures in Howard County. What they created is more than a home. It's a legacy, rooted in family and built for the life they love.







**Planning Pays Off** – Krystal had every detail mapped out long before construction began. Marcus recalls, “Krystal had it all down. By the time we got ready and got plans drawn up, she knew what she wanted.” That foresight made the entire building process smooth, and they credit much of their success to their trusted builder.



**Worth the Wait** – It took nearly three years of conversations with the seller before the Greenes could purchase the timberland their home now sits on. Patience paid off, and today their house sets nestled amongst the pine trees, just steps from the farm.



**A Childhood Dream** – Tucked behind a closet ladder, the boys’ “treehouse” nook is part fort, part reading hideaway, and all imagination. “We wanted to build when the kids were little,” Krystal said. “So they could enjoy it as long as possible.”







**Now You See it, Now You Don't** – Tucked behind what looks like ordinary cabinets is a hidden walk-in pantry. It keeps everyday essentials close by but completely out of sight, making the open-concept kitchen feel clean and uncluttered.





**Popcorn and Pillow Piles** – Krystal insisted on a movie room, but Marcus wasn't convinced they'd use it. Turns out, it's now "the most used room in the house." Cozy movie nights on the oversized sectional have quickly become a family favorite.



**Home Loans Made Easy** – After years of working with Farm Credit on their farming operation, financing their home felt like a natural next step. "When it came time to do the home loan, we didn't even shop around," Marcus said. "I had already talked to Farm Credit multiple times about what I wanted to do and what they thought about it."



#### All the Closet Space—Finally

Krystal admits she "may have gone overboard" on their massive walk-in closet, but she has no regrets. After years of sharing a tiny space, she finally got the storage she dreamed of, and she's loving every square inch.

The Greene family with their loan officer Kara Sharp.





**A Porch Made for Popsicles** – Snacks on the back patio are a staple of summer days. A large picture window in the kitchen gives you the perfect viewing point to all outdoor fun. Their outdoor kitchen offers a perfect spot for unwinding after farm chores or refueling after a few laps around the yard in a mini John Deere Gator.



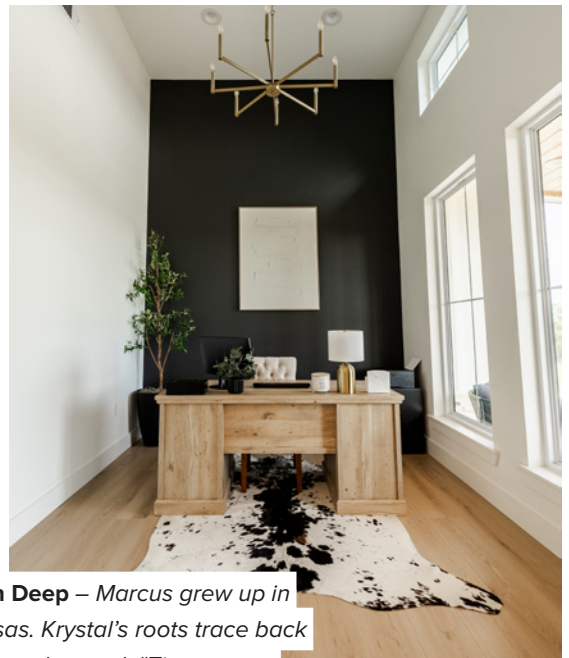




**Raising Boys and Broilers** – With chicken houses just over the treetops and cows in the pasture, this home is right in the heart of Deer Valley Farm. The Greenes live just minutes from Marcus's parents and his brother's family. "It's priceless," Krystal said. "You can't put a price on raising your kids this close to family."



**Advice from the Greenes** – "Plan. And then, plan more," Krystal shared with a laugh. Marcus agrees – especially when it comes to choosing a builder. "Find someone you can trust. Danny Harrison was the best."



**Roots That Run Deep** – Marcus grew up in Athens, Arkansas. Krystal's roots trace back to Umpire, just up the road. "Time moves slower down here," she said. "It's peaceful. It's where I wanted to raise a family."



**For the Boys** – "Everything we've done is for them," Krystal said. "Austin and Walker are our biggest accomplishment. They're what we're most proud of."





# Refinancing Q&A:

## The Talley Family

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When Ashley and Daniel Talley began building their dream home in 2019, they lived in a mobile home parked in what would one day become their front yard. The land, surrounded by towering south Arkansas pines and open pasture, had been in Ashley's family for years. As the foundation was poured and the framing took shape, Ashley often walked through the space, praying over the home they were creating and the people who would one day fill it. Today, that prayer is being lived out. Their home has become a peaceful retreat not only for their family, but also for their church community and close friends.

Five years into living there, their home still holds the same joy and purpose, but when their original loan came due and interest rates climbed, they needed a solution that offered stability and flexibility. Read on as Ashley shares their story, their home, and why it still means so much to them.





**What factors influenced your decision to refinance, and how did you determine it was the right financial move?**

Our balloon note came due, and our rate jumped from 5.5% to 7.5%, so I knew it was time to explore other options. Refinancing with Farm Credit let us shorten our loan from 30 years to 20 and roll in our home equity line of credit, which saves us money on interest overall. Even though our new rate is a bit higher than before, it's still under prime, and cutting five years off our loan felt like a huge win.

**Can you describe your experience working with Farm Credit?**

It was truly a wonderful experience. Our loan officer, Milly, made everything smooth and stress-free. She took care of all the details, answered every question, and made sure the process was quick and simple. You could tell she genuinely enjoys helping people and it felt more like working with family than a financial institution. Her professionalism and kindness made all the difference, and honestly, it made me feel like Farm Credit was where we belonged.

**Were there any surprises or challenges throughout the refinancing process?**

The biggest surprise for me was the rate conversion option. Every year, we can switch to a lower rate if it's available with no extra appraisal, no mountains of paperwork, and no headache of refinancing. And the fee is minimal! I don't think enough people know about this, but it made refinancing an easy decision. Honestly, it was a no-brainer.

**What's one unique or personal touch to your home that really makes it yours?**

Our home is a true labor of love. My husband is a contractor and did all the finish work, and I handled the design. We've flipped houses in the past to build equity, but this time we finally got to build for us instead of for resale. What I cherish most is how this process brought us closer together. Every wall, every corner, holds the story of us.

**What's your favorite memory in this home so far?**

Hosting our Sunday night church Connect Groups are some of my most cherished moments. Sitting around the table, sharing life, laughing, crying, celebrating, and supporting one another—it's everything I hoped our home would be. From the very beginning, I wanted this to be a place where God was glorified, where His Word was spoken, and where we could extend hospitality to others. Having that vision come to life means the world to us.







**Do you see this as your "forever home"? If so, what made you decide this was the place to put down lasting roots?**

Without a doubt, this is our forever home. We built on family land, surrounded by the people we love. This land holds my childhood. I was brought home from the hospital here, lived next door until I was 14, and grew up going to the church just down the road. It feels like everything has come full circle, and we knew this was the place we wanted to build and our children would always have a place to call home.

**What do you love the most about living in a rural area?**

I love the strong sense of community and the values we're raising our boys with. We're surrounded by family, and our home feels like a peaceful retreat at the end of a busy day. We have space to fish, hunt, explore, right in our backyard. I love to travel, but nothing beats sitting on my front or back porch. That view and the quiet is the best kind of beautiful.

**Looking back, is there anything you would have done differently with your home, or are you right where you're meant to be?**

Honestly, the only thing I'd change is starting with Farm Credit from the beginning. But I'm thankful we're here now, and I wouldn't change a thing about that.



# 5 Common Mistakes to Avoid Before Loan Closing

*Congratulations! You've made it through the loan application process. Now it's time to avoid a few last-minute missteps that could delay or even derail your loan closing. Here are five common slipups borrowers should steer clear of before their loan is finalized.*



**Savannah Dickinson**

Senior Vice President  
of Consumer Markets

## **1. Avoid Large Purchases or Opening New Credit Accounts**

Before your loan closes, resist the temptation to buy a car, finance furniture, or open new credit lines. Additional debt can affect your debt-to-income ratio, which may jeopardize your loan approval.

## **2. Hold Off on Starting Construction**

If you're planning to build or renovate, don't start the project before the loan officially closes. Beginning construction early can affect the lender's lien position (their legal claim on the property) and could delay closing while new documentation is collected.

## **3. Don't Change Jobs Mid-Application**

Switching jobs during the loan process can cause issues with income verification, making previous financial records obsolete. If your new position alters your income, it may impact your eligibility for the loan.

## **4. Avoid Large Withdrawals From Savings or Retirement Accounts**

Unless you've discussed it with your lender beforehand, making significant withdrawals from your savings or retirement accounts could disrupt your credit approval. Lenders base their decisions on verified financial data, and unexpected reductions in assets may halt the loan.

## **5. Consult Your Lender Before Changing Your Project Scope**

Planning to change your project from a small home to a larger one—or add an outbuilding? Be sure to notify your lender. Changes can affect collateral value or funding availability, so transparency is essential.

If anything changes after your loan application—whether it's your income, project plans, or bank balance—tell your lender right away. Keeping an open line of communication helps prevent delays and ensures a smoother closing process. We're here to help and look forward to financing your next project!



# Construction Q&A: The Mourot Family

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Charlie, Melanie, and Jonah Mourot are building their forever home on family land near Morrilton, Arkansas. Learn more about their planning, construction, and lending process.





### **What was the most rewarding part of the home-building process for you?**

Designing our forever dream home and seeing our vision come to reality has been one of the most rewarding parts of this experience. Another uniquely rewarding aspect of our house and our land is that it has been a part of our family for over 100 years. It's where my grandfather, Herb Kordsmeier, grew up on the farm, climbing the same trees that are still there today, and where he brought my mom and her siblings to enjoy.

### **How did you choose your builder, and what factors were most important in your decision?**

We have known our builder for most of our lives. He actually used to be in a small band and played at our wedding! 21 years later, it was so special to have him help build our home that we will hopefully have the opportunity to grow old in together.

### **What were the most important features you wanted in your home, and why?**

My dream was to always have a sunroom with windows overlooking the lake. Other things we really wanted were a concrete safe room, a walk-up storage/attic space, walk-in showers with rain heads, a big back porch overlooking the lake to sit and enjoy a glass of tea, more storage so everything has a place, and a big open floor plan with a common space for us to spend time and make memories with our families and friends.

### **What made you choose Farm Credit to finance your home?**

I called at least 3 different lenders and from the minute I talked to Shelby Bradley, I knew I wanted to use Farm Credit. I felt like she was 100% honest with me and genuinely happy to help my family fulfill our dream. Hank, Donna and Alison at the Morrilton branch have all been amazing to work with as well. There is no delay in payment to our subcontractors and it's been so easy. It's definitely been the best decision we could have made.

### **If you could go back and change one thing about your home's design or build process, what would it be?**

We spent so much time planning that I don't think I would change anything. Maybe to get it done quicker so we could enjoy it sooner!







## Mamow Cake

*From the Talley Family. The recipe is named after Ashley's grandma, Joyce Hanson (Mamow), because it's always on her kitchen table when you go over.*

### Instructions:

Mix the ingredients and then bake at 350 degrees for 40 minutes.

### Ingredients:

1 stick margarine, softened	One 3.4 oz pkg of vanilla instant pudding
4 eggs	1/3 cup Splenda® or 1/2 cup sugar
1 box butter cake mix	1/3 cup olive oil
8 oz sour cream	



## Peach Fluff Pie

*From the Greene family.*

### Pie Filling:

1/2 qt fresh fruit (peaches, strawberries, or raspberries)	1/2 cup sugar
1 package Dream Whip®	8 oz cream cheese
	1 pie crust

Combine sugar and cream cheese. Fold in prepared Dream Whip®. Spread in crust and top with fresh fruit.

### Glaze:

1/2 cup sugar	2 tbsp Karo® syrup
1/2 cup water	Dash of salt
2 tbsp cornstarch	2 tbsp Jello® mix (dry)

Combine sugar and cornstarch. Stir in water, salt, and Karo®. Microwave until thick. Stir in Jello®. Pour over the top of the prepared pie and enjoy.



## Cookie Squares

*From the Mourot family. This family recipe is from Melanie's granny Lorene Kordsmeier. She was famous for her cookie squares and now her family makes them to keep her memory alive.*

### Ingredients:

1 box Duncan Hines® butter cake mix	1/2 cup Wesson® canola oil
2 eggs	1 tsp vanilla
2 tbsp water	

### Instructions:

Mix for three minutes on medium speed if using a stand mixer. Pour into greased and floured pan. Bake at 325 degrees for 20-25 minutes. Put on rack, let cool, and then cut into squares.





# SIDEWALK CHALK PAINT

*A Summer Favorite Kids Will Love*



Looking for a fresh twist on outdoor fun? Sidewalk chalk paint is the perfect warm-weather activity to keep little artists entertained for hours. It's colorful, creative, and easy to wash away when the masterpiece is complete. Best of all, you probably have everything you need already in your kitchen. It's a simple project with big payoff, and a fun alternative to regular chalk that kids are sure to love.

## Here's how to make your own sidewalk chalk paint:

### Step 1:

In a mixing bowl, combine equal parts cornstarch and water. Start with about two cups of each to make a good-sized batch.

### Step 2:

Pour the mixture into smaller containers like a muffin tin, small jars, or bowls. Each container will hold a different color.

### Step 3:

Add a few drops of food coloring to each container and stir. Go bold with bright reds, blues, yellows, and greens or get creative with color mixing.

### Step 4:

Grab some paintbrushes and head outside. Let your kids go wild painting on sidewalks, driveways, or concrete patios.

### Step 5:

As they paint, the cornstarch may start to settle. Just give it a quick stir and it's good as new.

Cleanup is a breeze. The paint rinses right off with water and doesn't stain concrete, making it a worry-free way to enjoy the outdoors. Whether it's a sunny afternoon or a cool evening before bath time, sidewalk chalk paint brings out big creativity with just a few ingredients.



## Best Ag Lender in the River Valley

Farm Credit of Western Arkansas was honored to be voted best ag lender in the River Valley for 2024.



## Paris FFA Field Day

Directors, employees, and retirees worked together to serve lunch for FFA Field Day in Paris.

## Encouraging Students

Our Ozark branch provided goodie bags to help encourage students during standardized testing.



## Fort Smith Farmers Market

The Fort Smith Farmers Market showed off their new promotional signage funded by the Arkansas Farmers Market Promotion Program. This program is administered by the Arkansas Department of Agriculture and funded by Farm Credit.



## Harrison Branch's Annual Calf Raffle Fundraiser

Mountain Home FFA sold the most tickets in our Harrison branch's annual calf raffle fundraiser. The event raised almost \$58,000 for local FFA chapters.

## Southwest Arkansas Girl Power Goes State Competition

Lindsey Holtzclaw, director of marketing, and Milly Lindsey, consumer loan officer, served as judges for the Southwest Arkansas Girl Power Goes State competition.



## Madison County 4-H Donation

Our Huntsville branch made a donation to the Madison County 4-H meat judging team to help fund their trip to nationals.



## Arkansas Women in Agriculture Conference

Women in agriculture from across the state, including representatives from Farm Credit of Western Arkansas, gathered at the 2025 Arkansas Women in Agriculture Conference.



## Career Expos

Our Glenwood branch discussed Farm Credit careers at the Caddo Hills and Clark County Career Expos.



## Grilling for Our Communities

The Farm Credit grill was spotted at several events including the Nevada County CDE contest in Prescott and Western Grove Elementary's field day celebration.



## Hopewell 4-H Club Donation

Anna Lester, SVP of ag markets, donated \$500 to the Hopewell 4-H Club through our Community Involvement Fund. She serves as club leader and the donation will be used to buy supplies for meetings and community service projects.



## Huntsville Kiwanis Club Donation

Jo Williams, post close support specialist, donated \$500 to the Huntsville Kiwanis Club through our Community Involvement Fund. The donation will be used to provide continuing education for club officers and board members.



## Spark Community Service Projects

Spark, Farm Credit's employee engagement group, hosted Christmas community service projects at each branch and coordinated a donation of activity books for local nursing home residents.





## Adopted Highway Cleanup

Our Clarksville branch cleaned up their local stretch of adopted highway in Johnson County.



## Clifty Volunteer Fire Department Donation

Atalanta Rogers, Huntsville customer service representative, donated \$500 to the Clifty Volunteer Fire Department through our Community Involvement Fund. The donation will be used to purchase supplies for fundraisers and events for local kids.



## Russellville Regional Leadership Academy Donation

Shelby Bradley, consumer loan officer in Russellville, donated \$500 to the Russellville Regional Leadership Academy through our Community Involvement Fund. The donation will go towards their class project of installing a slide at the city pool.



## Ozark Area Chamber of Commerce Donation

Amy Connelly, customer service representative in our Ozark branch, donated \$500 to the Ozark Area Chamber of Commerce through our Community Involvement Fund. The donation will help fund a variety of events including their annual Scare on the Square trick-or-treat event.



## Women in Prescott (WIP) Donation

Rachel Glass, consumer loan processor in our Hope branch, donated \$500 to Women in Prescott (WIP) through our Community Involvement Fund. The donation will be used for programs supporting children, teens, and adults in Nevada County.



## New Faces



husband, two children, and two cats.

**CHRISTEN BOND** joined Farm Credit as a vendor management specialist in the Tontitown branch in April. Christen previously worked for a credit union and has extensive experience in vendor management, compliance, credit, and enterprise risk. She holds a bachelor's degree in business administration from the University of Arkansas at Little Rock. In her spare time, she enjoys crafting and spending time with her



where he gained six years of experience in the financial industry. Outside of work, Kori enjoys spending time with wife, Savannah, and three daughters.

**KORI KIMES** joined Farm Credit in March as a lender specializing in agriculture in the Greenbrier office. From a young age, Kori was involved in his family's cow-calf operation in Valley Springs, Arkansas. He holds a degree in agribusiness and ag education from Arkansas Tech University. Kori taught agriculture education for six years before later transitioning to a VP/loan officer position at a commercial bank



**DYLAN MCDANIEL** joined Farm Credit in February as a loan officer specializing in agricultural lending in the Benton branch. Dylan brought five years of experience in credit analysis and portfolio management. He hails from Memphis, Tennessee, but now lives in Benton with his wife, Chloe. Outside of work, Dylan enjoys, hunting, fishing, and golfing.



with a poultry integrator. Trevor now lives in Prescott with his wife, Devin, and their two daughters on their family's cow-calf and pullet operation. In his free time, he enjoys farming, hunting, golfing, and spending time with family.

**TREVOR PIPKIN** joined the Hope branch in April as a loan officer specializing in agriculture. Trevor's passion for agriculture started in his teen years when he worked part-time on a cow-calf operation. He went on to earn a bachelor's degree in business administration with a focus in marketing and a minor in accounting from Henderson State University. Before joining Farm Credit, he spent four years as a field service technician

## Changing Places



**MIKE GIBBONS** transitioned from loan officer to ag lending team lead. He will continue to serve members from the Ozark branch while overseeing a team of ag loan officers.



**BRADY JACKSON** transitioned from intern to credit trainee, serving members from the Texarkana branch.



**EMILY LEMIEUX** transitioned from loan documentation specialist to consumer loan officer in the Greenbrier branch.

## Retirement



**LORI GRACE** retired at the end of March after 12 years of service to Farm Credit. Lori was an IT project manager in the central office in Russellville. In retirement, she looks forward to working on her golf game with her husband, traveling to see her children, and spending time with other family members.



## Enriching rural life.™

Let Farm Credit's industry-leading knowledge, competitive products, and more than 108 years of agricultural and rural financing experience help you.

- Farms of all sizes
- Livestock
- Country home and home construction
- Land
- Recreational land
- Timber tracts
- Forestry products and processing



## 2025 PHOTO CONTEST

Get ready for our annual photo contest! The deadline to enter is **Tuesday, July 15**. Submit your best photos that capture the essence of life in western Arkansas.

Anyone residing in our 41-county territory is eligible to participate, as long as the photos are taken within western Arkansas. The contest features two divisions: adult (18+) and youth (under 18), with cash prizes awarded in both categories—plus one grand-prize winner!

### Grand Prize: \$500

(best overall photo from both categories)

Entry form and  
complete details at  
[myaglender.com/  
photocontest](https://myaglender.com/photocontest)

<b>1st Place</b>	<b>\$300</b>
<b>2nd Place</b>	<b>\$200</b>
<b>3rd Place</b>	<b>\$100</b>

Cash prizes awarded in both  
Youth & Adult categories.