

A Message from the CEO



Pat Calhoun

To say the beginning of this year has been extraordinary would be an understatement. Your cooperative declared a record \$39 million in patronage from 2019's earnings. That's an extraordinary accomplishment and an all-time record. AgSouth distributed nearly \$30 million in cash to our members, \$11.7 million from our patronage declaration and \$21 million from 2014's allocated surplus. We closed over \$380 million of loans... again, extraordinary.

Also in the extraordinary category is the unprecedented operating environment we are seeing at AgSouth and indeed across the country. The coronavirus pandemic has truly changed things all across South Carolina and Georgia. Various state and local "shelter in place" orders have been implemented to help protect us and our fellow citizens. Extraordinary economic uncertainty clouds our vision of the future. We are becoming more familiar with terms like pandemic, apex and asymptomatic. These times are truly extraordinary.

What else is extraordinary is AgSouth's commitment to our members, our communities and our staff. We are working to help our members navigate challenging financial waters. We are working to help our communities by continuing our involvement

and investment. We are working to help our staff by keeping them working, albeit remotely in some cases. We are committed to our cooperative principles and are looking for the best possible outcome on the other side of this current crisis and beyond. With this in mind, I'm pleased to announce that your Board approved the distribution of an additional \$8 million for 2019 General Pool loan customers. This one-time, all-cash distribution in June is a real demonstration of why it is a good decision to do business with AgSouth.

The theme of this column has been a focus on the extraordinary. It would not be right if I did not finish with one additional extraordinary thing... you, our members. Without your support and business, none of the things we focus on would be necessary. Your commitment to our cooperative, your tenacity and resilience in business, and your roots in rural South Carolina and Georgia are what keep us going!

Thanks for your business and your confidence in good times and bad.

Sincerely,

Pat Calhoun, CEO

NOTICE: Office Closings

July 3

Independence Day

September 7

Labor Day



**THE ANNUAL MEETING
IS GOING VIRTUAL THIS
YEAR. DON'T MISS YOUR
CHANCE TO VOTE!**

The Annual Meeting Information Statement will be mailed out with information on the candidates and instructions on how to vote. After the meeting, Eligible Voting Stockholders will be mailed a ballot that can be returned in a self-addressed stamped envelope or conveniently completed online.

We hope that you will support your cooperative by lending your voice to the process!

More information on the date and time of the virtual meeting to come.

In today's uncertain times, AgSouth is making it easier and safer for all of its members to continue to participate in the cooperative process directly from their homes. Therefore, the 2020 Annual Meeting will be conducted live online and through teleconference.



2020 WAS A RECORD-BREAKING PATRONAGE DISTRIBUTION YEAR!

This year, AgSouth Farm Credit distributed \$39 million in profits from 2019 to its member-borrowers in March, the highest return in over 20 years of the Association's patronage distribution! Members received \$20 million IN CASH from patronage and allocated surplus - \$11.7 million originated from 2018 profits, while more than \$20 million was revolved from 2014 allocated surplus.

COOPERATIVE MEMBERS ALSO RECEIVED AN \$8 MILLION SPECIAL PATRONAGE DISTRIBUTION

In addition to the record-breaking \$39 million distribution, AgSouth also distributed \$8 million in special patronage in June 2020!

In the Association's mission to support rural America, AgSouth Farm Credit's Board of Directors approved an additional one-time, all-cash distribution to help support its members and the rural communities it serves during these difficult and uncertain times.

For 32 consecutive years, AgSouth has distributed profits to our members – nearly \$550 million – proving that We Put Our Profits in Your Pocket®!

“ Thanks to the continued support and loyalty of our members, we are financially strong enough to provide this additional distribution to our members in these challenging times. The nature and purpose of our cooperative is to help our rural communities and support them through good and bad times. We are extremely happy to be able to provide this to them. ”

– Pat Calhoun, AgSouth CEO

“ I didn't grow up on a farm like my husband, Mike, so I didn't realize the surprise expenses that can come with owning a farm. Even if you're not making a single dollar in profit, there are still supplies that have to be purchased, equipment that needs to be fixed, or you're always going to be missing that one specific tool that does the one specific job you have to get done. For us, the extra patronage funds are going to be used toward getting our tractor fixed which will directly impact our ability to cut out a nature path on the land. I cannot explain to you how happy the farm that Mike and I own makes me, and we hope to be able to share that happiness with others because of the support provided by AgSouth. ”

-Jessica Donnelly, co-owner of MJ's Gardens in Eastover, S.C.

Want to Make Sure You Continue to Receive a Patronage Check?

- ✓ Continue to borrow from AgSouth for all your farm, agribusiness, real estate and equipment needs.
- ✓ Refinance loans you may have with other lenders through the cooperative you own and govern.
- ✓ Tell your friends and family about AgSouth.
- ✓ Use AgSouth Mortgages for your new home purchases, construction or refinances.
- ✓ Use AgSouth for all of your leasing and crop insurance services.
- ✓ Ensure we have your most up-to date email and phone numbers.

The more profits we make, the more we share with our customers!

AgSouth Farm Credit Donates



\$15,000

TO FOOD BANK INITIATIVES
IN SOUTH CAROLINA AND
GEORGIA

\$7,500 will go towards the partnership between Certified SC Grown and SC Advocates for Agriculture and their Farmer to Food Banks initiative. Another \$7,500 will go towards Georgia Grown and their continuing efforts to support farmers and consumers directly.



**THE BAXLEY BRANCH
HAS MOVED**

...but not too far!



**Doors to the new office
opened on Thursday,
June 4**

We're looking forward to serving our
customers from

**2215 Hatch Pkwy S in
Baxley, Ga.!**

Welcome New Employees

Join us in welcoming our new employees
(and future ag leaders) to the AgSouth Family!



Zack Lovingood
Loan Officer
Madison, Ga.



Macy Rushing
SMM Loan Processor
Statesboro, Ga.



Lety Arnold
Marketing Coordinator
Spartanburg, S.C.



Darcy Davis
SMM Originator
Blackshear, Ga.



Latrecia Harden
Loan Specialist
Statesboro, Ga.



Kacie Craig
Loan Processing
Coordinator
Statesboro, Ga.



Erica Cheek
Customer Service
Representative
Carrollton, Ga.



Isa Timmons
Customer Service
Representative
Summerville, S.C.



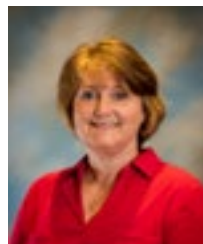
Nikki Stathakis
Customer Service
Representative
Anderson, S.C.



Natalie Corontzes
Loan Processing
Coordinator
Rock Hill, S.C.

Retirements

AgSouth wishes to express our sincerest thank you
to the following individuals for their many years of
devoted service to the Association. We wish you the
very best in your retirement!



Lynne Christiansen
33 years | 12.31.2019
Spartanburg, S.C.



Merrill Folsom
34 years | 1.31.2020
Carrollton, Ga.



Rhonda Uzzolino
26 years | 3.31.2020
Walterboro, S.C.



Yaya Liu
17 years | 4.30.2020
Statesboro, Ga.



Terry Wyatt
25 years | 4.30.2020
Anderson, S.C.



Stevie Lanier
28 years | 5.31.2020
Statesboro, Ga.



AgSouth CEO Pat Calhoun (l) and General Counsel Bob Mikell (r) met
with Congressman Rick Allen in Washington DC to discuss industry
updates and ways of better serving Georgia's farmers.



PAYMENT OPTIONS



24/7 Access



Mobile



Automated



Standard

ACCOUNT ACCESS ONLINE PORTAL

- Log in 24/7 to access all of your loan information, including current balance and next payment due date
- Make your loan payment online
- Transfer funds between your line of credit and your bank account
- Review past 16 months' activity
- Download & print your annual loan activity statement
- View & print 1098 & 1099 tax documents
- Sign up at AgSouthFC.com by clicking on AccountAccess at the top in the blue bar

AGSOUTH FARM CREDIT MOBILE APP

- Do everything you can do in AccountAccess when you're away from your computer. Now with fingerprint and facial recognition for extra security.
- Sign up online for AccountAccess first and then download the app from your smartphone

AUTODRAFT

- Automatically deduct your loan payment from your checking or savings account
- Avoid late charges by knowing that your loan payment has been made on time every time
- Flexible draft date
- Contact your loan officer to set up automated payments

LOCK BOX

- This is the default payment method upon setting up a loan with AgSouth
- Payments mailed to a centralized processing payment center

QUICK PAY


- A centralized and automated payment processing function, which streamlines payments initiated through a member's Internet Bill Payment service



844.AGSOUTH
AgSouthFC.com

NMLS#
619788 

LOANS FOR LAND, FARMS AND HOMES



PASTURE TO PANTRY OPERATION IN WALTERBORO, SOUTH CAROLINA

By: Mollie Cromley, Marketing Intern

Annie Filion spent summers helping her grandfather, John Keegan, on his farm in Walterboro, South Carolina. She never dreamed that she was getting a glimpse of her future. Now she and husband Marc operate Keegan-Filion Farm, a unique turkey, poultry, hog, and cattle operation. They have survived tragedy, created new markets for themselves, and evolved their service to meet their customers' changing needs.

DIFFERENT CHILDHOODS. SAME DREAM.

Working on her grandfather's farm during her summers, taking care of his chickens and selling eggs around town taught Annie to appreciate hard work and getting dirty.

Marc grew up in the city in Rhode Island. He always had a heart for the outdoors and enjoyed visiting his uncle's hog farm, but he never considered farming as a career.

The two met, married, and began corporate careers in the industrial supply industry. While

working, they both went back to school to earn their business degrees to help them climb the corporate ladder.

Despite their fast-paced careers, the couple always shared a dream to "raise our kids out here." They would often talk of Annie's childhood and knew that one day they wanted to raise their family in the country – hunting, fishing, and farming.

TAKING A CHANCE

Unfulfilled in her career, Annie's passion for the rural life of her childhood guided her to take on a new opportunity on the family farm. She left her corporate job in 1986 to take over her dad's and uncle's hog operation. Times were challenging, and when local stockyards closed, the couple determined that if they wanted to survive, they would have to adapt.

In 2004, Marc and Annie began to farm using organic farming methods. They soon realized that they could not compete with larger grocery store

prices and, again, were faced with decisions on how to adapt.

DOOR-TO-DOOR

In 2006, Annie packed a few baskets with their organic chicken and vegetables and started going door-to-door to local restaurants to sell their farm products. She knew of no other way to get their product into the hands of popular chefs. Little did they know that this simple idea would change the entire direction of the business.

Restaurant chefs loved their products, and soon they were in demand. Excited about the future, the couple started making plans for new markets and future expansion.

COMMUNITY AND RESILIENCY

One early winter morning, Annie headed out to check on the turkeys in a barn that her grandfather built when he farmed the land. Before she got to the barn, she could see smoke rising in the cold



“

Farming evolves, you either have to move forward or back out. Take a chance and build a plan. If you look at change as a challenge instead of something you have to do, you'll be successful.

”

air. In a matter of minutes, the fire consumed the barn and the 91 turkeys inside.

They were unsure of how they could recover. However, the response from their community was overwhelming. Local chefs, community members, and friends rallied to raise money to rebuild the barn.

Amid disaster, Marc and Annie learned that they were not in this business on their own. The humbling support of their community gave them the drive they needed to rebuild and carry on. A photograph of the old barn hangs in the farm's store to remind them of where they've come from and the importance of caring for others.

A UNIQUE MARKET

In 2014, Marc took a chance, quit his job, and joined Annie full time on the farm.

Today their operation involves raising pastured pork, turkey, chicken, and beef. They sell to restaurants and directly to consumers. Interested customers can buy their meat at the market on

their farm, local farmers markets, or through a home delivery service.

In addition to meat, they sell outsourced dairy products and a variety of other products, including popcorn, jams, and jellies. They service Bluffton, Beaufort, Charleston, Columbia and Hilton Head.

GROWING BUSINESS AND MEMORIES

Marc and Annie know that farming is an ever-changing business, but they continue to adapt. "Farming evolves," Annie notes. "You either have to move forward or back out." The Filions are always looking for new ways to meet their customers' needs. Right now, they're specifically looking to expand their home delivery business and expand pork production. The expansion will allow them to reach customers who are now having to travel to their farm to purchase their food.

"Take a chance and build a plan," Marc advises. "If you look at change as a challenge instead of something you have to do, you'll be successful." Their entire operation changed when they took a chance, but they didn't do it blindly. They knew

what they wanted to do, and even if that plan didn't ultimately work out, they had a direction and a passion for pursuing any challenge relentlessly.

The land is filled with memories from Annie's childhood, and now she's creating new ones with Marc and their family. Not only are they creating new memories, but they are building and expanding their business while dreaming of what the future may hold.

Interested in learning more about the Keegan-Filion Farm? Visit their website at keeganfilionfarm.com.



PATRONAGE — A COOPERATIVE BENEFIT

By: Lety Arnold, Marketing Coordinator

AgSouth is part of the national Farm Credit System, a group of individual cooperatives that has been providing loans and supporting services to rural communities and agriculture for more than a century.

If you're already a member of a cooperative in your community - such as an energy, telephone, food, or artist's cooperative - then you probably already know of all the great benefits that come with being a part of one! But what does being part of an organization with this kind of structure really mean?

THE COOPERATIVE DIFFERENCE

There are a handful of things that set a cooperative apart from other business structures. First, a cooperative serves a common purpose. So, when you become a member of a cooperative, you're aligning your business with other cooperative members with similar interests and business needs.

"A cooperative is structured in such a way that its individual patrons, sometimes called members, can achieve something collectively at a more advantageous means than they could achieve it individually," Pat Calhoun, AgSouth CEO, says.

As a member of a cooperative, you also become a shareholder of the organization. This means that you have the ability to influence who sets the policies and who is in charge of the overall operations of the organization by electing the individuals who sit on the Board of Directors.

CHIEF FINANCIAL BENEFIT

One of the chief financial benefits of doing business with a cooperative is that, as a member, you share in the cooperative's profits. At AgSouth, we call this profit sharing program "patronage." And the profits distributed through our patronage program are significant.

"Through our patronage program at AgSouth, we return a portion of our profits to our members, and

our profits are derived primarily from the interest that our customers accrue on their loans," Calhoun explains. Other income that factors into AgSouth's profits comes from fees from our supporting services like crop insurance, secondary market home loans, and leasing. When our members use these additional services, they are helping increase our profits, and, thus, helping increase their own patronage.

HOW PATRONAGE IS DETERMINED

Each year AgSouth's Board of Directors reviews the Association's financials and determines the percentage of profit AgSouth will distribute based on the capital adequacy and safety and soundness of the cooperative. Therefore, each year's patronage distribution is different. But whether an AgSouth member has a small loan or a larger one, that member receives the same relative portion of distributions as all of the other shareholders.

Although patronage is not guaranteed, we have consistently returned an average of nearly 30 percent of our profits to our members for more than 30 years. We are extremely proud of the benefit that our patronage program gives to members of our cooperative.

THE PATRONAGE DIFFERENCE

A cooperative benefits all members, and patronage can really make a huge difference to AgSouth's members. For example, a member with a \$100,000 loan would receive the same proportionate share of profits as a member with a \$1,000,000 dollar

loan. The patronage distribution will be larger for the member who is paying more interest, but the share ratio is the same. For simplicity's sake, let's say that each member in the example below has a 20-year loan at a fixed rate of 6 percent. If we use a distribution of 25 percent of our profits, Member 1 and Member 2 would receive the following distribution during Year 1 of the loan (See table example below).

Our patronage distribution formula issues 30 percent in cash each year to our members. The remaining 70 percent is retained in an allocated surplus account in the borrower's name and is returned to our members at a later date, determined by the board, typically around every 5 years. This way of sharing our profits ensures that our members benefit financially by doing business with our cooperative and helps keep the Association financially sound so that we can continue serving our members and communities.

FOR MORE INFORMATION ON PATRONAGE, INCLUDING FAQ, VISIT OUR WEBSITE OR GET IN TOUCH WITH YOUR LOCAL LOAN OFFICER!

*Example below is for illustrative and educational purposes only. It does not take into account the time value of money or any potential tax implications arising from interest deductions, patronage tax status, etc. The effective interest rate is illustrative and in no way a guarantee of rate reduction.

Member	Loan Amount	Interest Accrued	Patronage Estimate	Difference	Effective Interest Rate
1	\$100,000	\$6,000	\$1,500	\$4,500	4.5%
2	\$1,000,000	\$60,000	\$45,000	\$15,000	4.5%

5 TIPS FOR MAKING THE MOST OF YOUR RURAL LAND INVESTMENT

By: Douglas W. Monts, Jr., Chief Appraiser, AgSouth Farm Credit, ACA

Greg Greer, Broker-in-Charge – Charleston Office, National Land Realty

Investing in rural land can have many benefits – from enjoying recreational time with family to making income through timber harvesting. Whether you're considering investing in land for the first time or contemplating expanding what you already own, you should conduct careful research on a prospective parcel and its value before purchasing it. Here are five tips to keep in mind before you buy:

1. SPEAK TO THE EXPERTS

Many buyers begin their research by visiting the county assessor – either in person or online – to obtain a general idea of the value of a land parcel under consideration. It's important to note that assessed values are typically backward-looking, so you will likely pay more for the land. These values may also include only the land and not any timber on the property, which can carry significant value itself. Speaking to real estate professionals, as well as forestry, environmental, survey and other professionals when applicable, is a critical step in determining the actual value of any rural land parcel.

2. EXPLORE THE ATTRIBUTES

To some degree, what a buyer is looking for in a piece of rural land depends on its intended use, such as recreation, housing, development or resale. Regardless of use, certain attributes can affect the land's value and should be confirmed or mitigated before any purchase:

- Ensure you have legal and physical access to reach the land, and if there isn't road access, get a construction estimate and factor these costs into your financial planning.
- Review property records and the plat map filed with the county clerk, records or assessor's office, and ask the seller, to learn about any conservation, utility or other easements that could encumber your intended use.
- Make sure the soil will support your plans, such as building a house or putting in agricultural structures or fields, by checking USDA soil maps. These maps also identify which areas are high land suitable for building

versus low land suitable for hunting or timber harvesting. If there is any uncertainty, hire a surveyor.

- Check with the governing municipality for any zoning restrictions.
- Check for any flood zones on the property through available FEMA maps.
- Check county records for the last recorded deed to the property, and ask the seller, to confirm that the sale includes water, timber and other rights.
- On shared waterfront property, check with the managing organization – for example, the power company for many lakes or the state for riverfront – to ascertain dock building rights.
- Make sure the soil and water aren't contaminated – check with the EPA and walk the land looking for indications such as discolored soil, lack of vegetation, chemical smells or discarded fuel or chemical containers.
- Spend time on the property and in the area to assess future development pathways, proximity to highways, and nearby facilities that could impact your enjoyment of the property, such as animal confinement facilities, landfills and race tracks.
- Confirm with a title search that the land is clearly titled and no distant heirs hold partial ownership.

3. LOOK FOR IMPROVEMENTS

Any improvements on the property can add to the land's value to the extent that they will facilitate or enhance your intended use, such as a barn if it's the right size or a septic tank if you're planning to build. In any case, it's important to make sure any improvements are fully situated on the property and are in good condition.

Improvements to look for include:

- Dwellings, barns or utility buildings.
- Wells and septic tanks.
- Utility access or permits.
- Fencing and firebreaks.

- Entrance gates and lighting.
- Ponds or decorative plantings.
- An internal road system to access all areas of the parcel.
- If the intended use is hunting, clean food plots and shooting lanes are also a plus.

4. PREPARE TO CARE FOR YOUR INVESTMENT

If you purchase the property, you may want to add your own improvements to increase its value even further. Take a strategic approach to planning what you will do with the property. Experts recommend that before investing in any improvements, owners keep their property in alignment with surrounding land to protect future resale value – for example, razing trees in the midst of a forested region may make a future sale difficult. Of course, good land stewardship is essential to retaining any land's value, so be prepared to avoid soil and water contamination and manage any timber tracts. Buyers looking for wetland mitigation would be well-served to have a plan for repairing, restoring and enhancing any wetland areas on the property. Buyers anticipating future development expansion to encompass their property could consider pulling permits for or installing utility access.

5. PLAN FOR THE LONG-TERM

Real estate is generally considered a long-term asset, so buyers should be prepared to sit on a property for five to 10 years or longer to maximize their return. Of course there are always exceptions, and more experienced buyers may be able to identify and capitalize on development trends to buy and sell quickly, but in general, rural land purchases are not short-term investments.

Ready to Invest in Land?

We know a thing or two about land investment - we've been financing it for over 100 years! If you're looking to get started on the land buying process or have questions, we are here to help. AgSouth Farm Credit proudly serves 93 counties in South Carolina and Georgia.

AGSOUTH AWARDS \$25,000 IN GRANTS TO AREA FARMERS MARKETS



Earlier this year, AgSouth Farm Credit awarded \$25,000 in grants to 50 community farmers markets in our area to promote their venues. This is the ninth year the Association has helped support our local markets and communities in this manner.

To be eligible to receive a grant, applicants had to provide a detailed marketing plan describing how they would use the grant funds to promote the market while incorporating the AgSouth name or logo in their promotions.

To see if your favorite market received a grant, visit AgSouthFC.com and click on News & Events/Farmers Market Grants. And remember: When it comes to shopping for your family, THINK OUTSIDE THE STORE and visit your local farmers markets!

Congratulations to our 2020 Farmers Market Grant Winners:

Aiken County Farmers Market | Aiken, SC
Anderson County Farmers Market | Anderson, SC
Appling County Farmers Market | Baxley, GA
Brookhaven Farmers Market | Atlanta, GA
Church Street Farmers Market | Douglasville, GA
City of Barnwell Farmers Market | Barnwell, SC
Clemson Farmers Market | Clemson, SC
Clemson Sandhill Farmers Market | Columbia, SC
Colleton Farmers Market | Walterboro, SC
Cotton Mill Farmers Market | Carrollton, GA
Coweta County Farmers Market | Newman, GA
Decatur Farmers Market | Atlanta, GA
Downtown Laurens Farmers Market | Laurens, SC
Easley Farmers Market | Easley, SC
Farmers Market of Bluffton | Bluffton, SC
Foothills Heritage Market | Fair Play, SC
Forsyth Farmers Market | Savannah, GA
Fountain Inn Farmers Market | Fountain Inn, SC
Gaffney Station Farmers Market | Gaffney, SC

Grant Park Farmers Market | Atlanta, GA
Greenwood County Farmers Market | Greenwood, SC
Grow Newberry Farmers Market | Newberry, SC
Harmony Park Farmers Market | Eatonton, GA
Henry County Farmers Market | McDonough, GA
Hub City Farmers Market | Spartanburg, SC
Johnston Farmers Market | Johnston, SC
Kershaw County Farmers Market | Camden, SC
Lancaster County Farmers Market | Lancaster, SC
Landrum Farmers Market | Landrum, SC
Lilburn Farmers Market | Lilburn, GA
Lowcountry Street Grocery | Charleston, SC

Market at Icehouse | Lexington, SC
Market on Maple | Sylvania, GA
McCormick Market | McCormick, SC
Moncks Corner Farmers Market | Moncks Corner, SC
Monroe Farmers Market | Monroe, GA
Monticello Market on the Square | Monticello, GA
Oakhurst Farmers Market | Atlanta, GA
Oconee Farmers Market | Watkinsville, GA
Old Town Farmers Market | Rock Hill, SC
Peachtree Road Farmers Market | Atlanta, GA
Pumpkintowns Mountain Market | Pickens, SC
Ray O Sunshine Food and Garden | Dorchester, SC
Statesboro Main St Farmers Market | Statesboro, GA
Summerville Farmers Market | Dorchester, SC
Travelers Rest Farmers Market | Travelers Rest, SC
Union County Farm & Craft Market | Union, SC
WayGreen Local Fare Market | Waycross, GA
Wayne County Farmers Market | Jesup, GA
Williams Produce | Columbia, SC



Protect Your Investment

IMPORTANT REMINDERS

July 1, 2020 – Cabbage Sales Closing Date

July 15, 2020 – Spring Crop Acreage Reporting Date

August 31, 2020 – Onions Sales Closing Date

*Due to COVID-19, your local FSA office will likely be on an appointment-only basis, or over the telephone and mail, which could potentially delay the availability of the FSA-578 to us to report your acreage. Please contact FSA early to make arrangements to finalize the reporting of your acreage before our deadline of July 15. If we do not have an FSA-578, we will have to map the acreage of your planted fields by July 15. We understand the added difficulties during these unprecedented times and are here to work with you any way we can.

We Offer Crop Insurance Coverage Through:



Rain and Hail
A Chubb Company



OUR AGENTS LOOK FORWARD TO SERVING YOU!

GEORGIA AGENTS

Sandra Meeks

Blackshear, GA

912-614-1422

SMeeks@AgSouthFC.com

Jimmy Dockery

Douglas, GA

912-381-1541

JDockery@AgSouthFC.com

Missy Givens

Douglas, GA

229-424-4575

MGivens@AgSouthFC.com

Andrea Whitfield

Statesboro GA

912-536-9130

AWhitfield@AgSouthFC.com

Katy Moxley

Vidalia, GA

912-245-2057

KMoxley@AgSouthFC.com

Keri Garrett

Laurens, SC

864-684-4275

KGarrett@AgSouthFC.com

Heath Wilson

Orangeburg, SC

803-580-9037

HWilson@AgSouthFC.com

SOUTH CAROLINA AGENTS

Steve Brabham

Allendale, SC

803-571-9263

SBrabham@AgSouthFC.com



BOARD OF DIRECTORS:
Hugh E. Weathers (Chairman)
H. Frank Ables, Jr. (Vice-Chairman)
Arthur Q. Black
David Cantley
James C. Carter, Jr.
Lee H. Deloach
Sean Lennon
Phillip E. Love, Jr.
Jimmy B. Metts
Jerome G. Parker
J. Jay Peay
William T. Robinson
Charles C. Rucks
David H. Womack



P.O. Box 718 | Statesboro, GA 30459-0718

Find us at AgSouthFC.com or  Find us on Facebook

PRSRT STD
U.S. POSTAGE
PAID
COLUMBIA SC
PERMIT 1160

AgSouth's *Out in the Country* Newsletter is published for stockholders, directors and friends of AgSouth Farm Credit. Address changes, questions, comments or requests for copies of financial reports should be directed to AgSouth Farm Credit by writing Bo Fennell, PO Box 718, Statesboro, Ga. 30459 or calling 912-764-9091. If you prefer, you may send your request via email to BFennell@AgSouthFC.com.

STOP DREAMING
Start Living



NMLS
#619788



LOANS FOR HOME PURCHASES, HOME
CONSTRUCTION & REFINANCES