

Neighbors

Published exclusively for Progressive Farm Credit Services

Winter 2017

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growing on
the inside...*

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PRESIDENT'S *Corner*



Bob Smith
President/CEO

Dear Customer-Owners:

I'm just going to come right out and say it – we're changing our name!

Effective January 1, 2018, our new name will be FARM CREDIT SOUTHEAST MISSOURI.

Over this past year, we have undertaken a serious, in-depth look at our association brand.

In our strategic planning meetings with all of our employees and directors, we have talked about who we are and how our customer-owners, prospects and other external contacts see us.

We discussed the fact that having the word "Progressive" in our name creates marketplace confusion between our association and Progressive Insurance.

The green Biostar image and the words "Farm Credit" represent our brand across the nation. When our customer service representatives answer the telephone, they universally say "Farm Credit".

We actually still have some customers that call us "PCA" or "Federal Land Bank". In general, though, everyone knows us as "Farm Credit". Our marketplace primarily consists of full-time commercial family farming operations and part-time farms. Thus, it is appropriate to keep "Farm" in our name.

"Farm Credit" will be up front in our name, because that is the primary emphasis. As a separate and distinct legal entity from other associations, we must have a unique identifier in our legal name. We have elected to make that identifier "Southeast Missouri". It is simple. It puts stakes in the ground that we are independent and that this is where we are.

Look for our new signage to appear very soon. We will also be unveiling a new website to go along with our new association logo. You will see the new name in all correspondence and in virtually every way that we interact. We are looking forward to better aligning our name with who we are in our unique marketplace.

Go Farm Credit Southeast Missouri!

Bob Smith

President / CEO



FARM CREDIT

Making Things
grow[™]



PFCS Board Approves Patronage Program for 2018

For the 25th consecutive year, the Progressive FCS Board of Directors has approved a patronage refund program for 2018!

Our Patronage Refund Program is a prime advantage of being a Progressive Farm Credit Services customer-owner. Since 1994, Progressive Farm Credit has distributed over \$65 MILLION DOLLARS of net interest earnings back to our customer-owners ... in cash!



Text Message Alerts

Sign up to receive important Farm Credit reminders and updates on your cell phone.

Text **AGLOANS** to **313131**

Text **CROPINS** to **313131**

Msg & data rates may apply. To unsubscribe from this list reply STOP to 313131.

www.FarmCreditSEMO.com

PUBLISHED FOR MEMBERS OF PROGRESSIVE FARM CREDIT SERVICES

Board of Directors

Zone 1	Jackson Branch Office	Mike Aufdenberg
Zone 2	Poplar Bluff Branch Office	Mark Yarbro Chairman
Zone 3	Dexter Branch Office	John Robinson
Zone 4	Sikeston Branch Office	Darrell Nichols Vice Chairman
Zone 5	Mississippi County Branch Office	Ed Marshall, III
Zone 6	Portageville Branch Office	James Priggel
Zone 7	Kennett Branch Office	Marty Vancil
Outside Director		Phil Showmaker
Outside Director		Jennifer Hendrickson
President/CEO		Bob Smith
Editor		Jennifer Collier

Office Locations

Sikeston (573) 471-0511	1110 N. Main 1-800-455-4059	Heather Couch Fax (573) 471-8175
Portageville (573) 379-3461	501 W. State Hwy. 162 1-800-455-4500	Mark Weidenbenner Fax (573) 379-2815
Mississippi County (573) 649-4110	791 Hwy. 105	Dawn Collier Fax (573) 649-4120
Dexter (573) 624-5947	1114 N. Outer Rd. 1-888-354-5947	Mark Zabelin Fax (573) 624-8346
Poplar Bluff (573) 686-1446	1475 North Westwood	Blaine Cooper Fax (573) 686-1447
Jackson (573) 243-4301	420 W. Washington	Kirk Mueller Fax (573) 243-8029
Kennett (573) 888-6624	811 South By-Pass	Matthew Poole Fax (573) 888-6625
Central, Sikeston (573) 471-0342	1116 N. Main	Bob Smith Fax (573) 471-2745

Congratulations to our branch offices for providing WORLD CLASS customer service in their territories!!



Mississippi County Branch



Dexter Branch



Sikeston Branch



Jackson Branch



Portageville Branch



Kennett Branch



Poplar Bluff Branch

PROMOTIONS



Alan Hicks | *Executive Vice President / Chief Credit Officer*

Alan Hicks was recently promoted to Executive Vice President / Chief Credit Officer. As a member of the Association's executive leadership team, Alan will be responsible for the overall management of the Association's loan portfolio. Alan began his Farm Credit career in 1988. He was promoted to Branch Manager of our Poplar Bluff Branch Office in 1994 holding that position until a recent promotion to Senior Vice President / Senior Relationship Officer in January 2017. We are fortunate to have an individual with the skills, experience and rapport with all of our staff and board of directors that Alan possesses. He knows and understands our territory, and knows many of our customers, and is well versed in credit administration. Alan and his wife, Becky, reside in Poplar Bluff.



Randy Caldwell | *Senior Vice President / Senior Relationship Officer*

Randy Caldwell has been promoted to Senior Vice President / Senior Relationship Officer overseeing the Portageville, Kennett, and Poplar Bluff branches. As a member of the Association's senior management team, Randy will be responsible for assisting the branch managers in their business development and growth, mentoring younger lenders, credit analysts and other staff, and assisting in the many initiatives and goals included in the association's business plan. He has 33 years of Farm Credit experience and for the past 25 years Randy has served as Kennett Branch Manager. Randy and his wife, Paula, live in Kennett, Missouri.



Matthew Poole | *Vice President / Branch Manager - Kennett Branch*

Matthew Poole was promoted to Vice President / Branch Manager of the Kennett Branch Office effective November 1, 2017. Matthew joined Progressive FCS in 2003 as a loan officer and brings more than 20 years of experience in finance to the position. In his new role, Matthew will oversee the Kennett branch office loan and insurance portfolios and operations. Matthew is married to Teresa, and they have a son, John Clinton.



Mark Zabelin | *Vice President / Branch Manager - Dexter Branch*

Mark Zabelin was promoted to Vice President / Branch Manager of the Dexter Branch Office. Mark will oversee the Dexter branch office loan and insurance portfolios and operations. Mark joined the Progressive FCS team in 2003. Over the past 14 years with us, he has developed excellent credit skills and is highly respected by the staff and customers of the branch office. Mark and his wife, Shanana, reside in Dexter with their son Ethan.

PROMOTIONS



Nathan Creed | *Senior Risk Management Specialist*

Nathan Creed has been promoted to Senior Risk Management Specialist. In his new role, Nathan provides leadership to the association-wide team of Risk Management Specialists as well as continuing to develop and service the local Kennett Branch Office insurance portfolio. Nathan has been working in the insurance area for Progressive FCS for over 7 years and is very knowledgeable in the intricate details of our insurance products, procedures and policies, as well as being very familiar with the carriers. Nathan and his wife, Kelly, live in Kennett.



John Dixon | *Loan Officer - Dexter Branch*

John Dixon was recently promoted to Loan Officer at our Dexter Branch Office. John began his Farm Credit career in December 2015 as a Risk Management Specialist. In his new role, John will be assisting farmers with their credit needs. John is married to Lecia and they have two sons, Eli and Owen.



Stephanie Burger | *HR Administrator / Senior Accountant*

Stephanie Burger has been promoted to HR Administrator / Senior Accountant. Stephanie has experience in many facets of our association most recently having served as Accountant for the past 7 years. Prior to that she served 4 years as a loan officer and 2 years as the manager of the Risk Management Department. In her expanded role, Stephanie will assume primary responsibility for the association's Human Resource function. Stephanie and her husband, Russell, live near New Hamburg.



Tammy Tucker | *Loan Operations Specialist - Central Office*

Tammy Tucker was recently promoted to Loan Operations Specialist at our Central Office. In this new position, Tammy will be responsible for leading the association's transition initiatives to Centric, CSi, and eventually the new loan accounting system, as well as supervising the loan accounting, portfolio monitoring and ad hoc credit reporting functions. Tammy has 19 years of Farm Credit experience, including 4 years as a CSR in the Kennett Branch before transferring to Farm Credit Midsouth in Jonesboro, Arkansas. In April 2016, Tammy and her husband Michael returned to the Sikeston area when she resumed her career with Progressive FCS in a CSR/Mortgage Processor/Association Support role.

PROMOTIONS



Jane Murphy | *Portfolio Specialist - Central Office*

Jane Murphy was promoted to Portfolio Specialist at our Central Office effective March 2016. In her 12 year career with Progressive FCS, Jane has vast experience within the association including roles of customer service representative, credit analyst, mortgage processor, and corporate credit analyst. In her new role, Jane's assume primary responsibility is to support and assist in the development of the association credit analyst team within the two key focus areas of portfolio and customer level credit analysis. Jane and her husband, Todd, reside in Sikeston.

MEET OUR NEW EMPLOYEES



Kathy Hendley | *Staff Appraiser*

Kathy Hendley, Staff Appraiser, began her career with Progressive Farm Credit Services in February 2017. Kathy has a B.S. degree in Agribusiness from Southeast Missouri State University and comes to us with a vast knowledge of the appraisal process. She is working toward her general appraiser's certification and has an office in our Dexter location. Kathy lives in Bloomfield with her husband Joe and their 5 children.



Steve Wyman | *Risk Management Specialist - Dexter Branch*

Steve Wyman, Risk Management Specialist at the Dexter Branch, began his career with Progressive FCS in September 2017. A native of Stoddard County, Steve grew up on a farm in Essex and has been around farming operations all his life. He has an Associates of Arts Degree in Agri-business from Three Rivers Community College, and a Bachelor's Degree with a major in Agronomy and a minor in Agri-business from University of Missouri. Steve is excited about the opportunity to assist farmers with their crop insurance and life insurance needs in his new role. Steve is married to Jana, and they have three children, Ashlynn, Logan, and Brock.



Regina Lambert | *Customer Service Representative/Credit Analyst - Sikeston Branch*

Regina Lambert, Customer Service Representative/Credit Analyst at the Sikeston Branch Office, joined Progressive FCS in November 2017. She has over 17 years in various customer service related positions where she's been known by her previous employers to address customer inquiries and complaints while maintaining good communication skills to achieve customer satisfaction. Regina resides in Sikeston with her two sons, Zach and Ryan.

TRANSFERS



Blaine Cooper | *Vice President / Branch Manager - Poplar Bluff Branch*

Blaine Cooper has transferred to the Poplar Bluff Branch Office as the Vice President / Branch Manager. Blaine started his agricultural lending career at the Dexter branch office in 1992, and transferred in 1995 to the Poplar Bluff branch office, initially as Loan Officer, and then Senior Loan Officer. In 2011, Blaine was promoted to the position of Vice President / Branch Manager at the Dexter branch office. With his experience and skills, Blaine is uniquely qualified to assume his new responsibilities. Blaine and his wife, Mia, live in Poplar Bluff.

RE-ORGANIZATION



Chad Crow | *Senior Vice President / Senior Relationship Officer*

Chad Crow has moved into the position of Senior Vice President / Senior Relationship Officer overseeing the Sikeston, Mississippi County, Jackson, and Dexter branch offices leading regional efforts for the business development and lending operations. As a member of the Association's senior management team, Chad will be responsible for assisting the branch managers in their business development and growth, mentoring younger lenders, credit analysts and other staff, and assisting in the many initiatives and goals included in the association's business plan. Chad began his Progressive FCS career in 2003. Chad and his wife, Valerie, reside in Sikeston with their two children, Karsyn and Carter.

RESPONSIBILITY CHANGES

Andy Hill, VP / Information Systems & Technology, became a member of the Senior Leadership Team.

Ryan Logan, Sr. Information Systems Specialist, stepped up and accepted the additional responsibility for management of our facilities.

Jennifer Collier, Accountant / Financial Reporting Analyst, stepped up and accepted the additional responsibility as advertising & marketing leader.

Pam Sherrod, Kennett Customer Service Representative, joined the Mortgage Processing Team (assisting Denise Mayberry & Pam Russom).

2017 Length of Service Award Recipients

- Dawn Collier | *Vice President / Branch Manager* 15 years
Mississippi County Branch Office
- Teri Miller | *Risk Management Specialist* 20 years
Portageville Branch Office
- Blaine Cooper | *Vice President / Branch Manager* 25 years
Poplar Bluff Branch Office
- Andy Hill | *Vice President / Information Systems & Technology* 25 years
Central Office
- Mary Winkler | *Customer Service Representative* 30 years
Jackson Branch Office
- Anna Harper | *Administrative Assistant* 40 years
Central Office

Congratulations and thank you for your dedicated service!!



Protect your operation from the unknowns with Crop Insurance products from Farm Credit!!

There's still time to sign up for 2018.

Contact your local branch office today to make sure your livelihood is covered!



The Christie Nash Memorial Halloween Costume Contest



In Christie's honor, the Association made a donation to the Alzheimer's Associations...a cause near and dear to Christie.

1st Place Group:



Dexter Branch Office & Appraisal Department, "Germs vs. Germinators"

2nd Place Group:



Sikeston Branch Office, "Rockford Peaches and Jimmy Dugan - A League of Their Own"

3rd Place Group:



Teri Miller & Cheryl Swindle, "Oh, Deer and Holy Cow"

1st Place Individual:



Pam Russom, "Paper Doll"

2nd Place Individual:



Ryan Logan, "Joey as Chandler - FRIENDS"

3rd Place Individual:



Mindi Fitzgerald, "Maleficent"



Progressive

Farm Credit Services

1116 N. Main
Sikeston, MO 63801



ADDRESS SERVICE REQUESTED

Effective January 1, 2018, Progressive Farm Credit Services will become...



FARM CREDIT
SOUTHEAST MISSOURI

New Name. Fresh Look. Same Great Service.

www.FarmCreditSEMO.com
