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Efficiency vs. Convenience

The Chisholm Trail Farm Credit board and management have been reviewing all aspects of our business to gain efficiencies. During good economic times, companies tend to become less focused on efficiency. In today's economic times, it's obvious that our business needs to be as efficient as possible to provide credit and services to our membership at the most competitive rates.

We have determined that combining the Shawnee and Chickasha offices will gain some much needed efficiency. In researching the importance of a physical branch office in an area, it was discovered that most members do not value the physical branch as a major convenience. In the past, having a branch office strategically located throughout our territory was a major convenience. As technology advanced, the need for as many branch offices has diminished.

Our commitment to provide our members with the best service possible has not changed. We will continue to have a competent, well trained staff dedicated to customer service. Kile Furr will continue to service the Shawnee territory along with the help of our staff at the Chickasha office.

Your association remains strong with more than \$35 million in capital. This structural change is meant to keep it strong by gaining efficiencies, improving earnings and reducing costs. The Shawnee office has been a vital part of Chisholm Trail Farm Credit. Its members and territory will continue to be vital to our success. While it's sad to see the doors closed, it's exciting to see the added benefit that will be afforded the membership from the efficiencies gained.

The invitation remains open to anyone with questions about the association to call me at the Enid office at (800) 251-3722 or my cell at (580) 541-5802.

Butch McComas, President

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Rural America's customer-owned partner, the Farm Credit System, celebrated its 90th anniversary of service on July 17, the date when President Woodrow Wilson signed the Federal Farm Loan Act in 1916.

Today, with more than \$106 billion in loans financing agriculture and its related cooperatives, rural home buyers, small community infrastructure and the export of U.S. farm commodities, the Farm Credit System is the oldest and largest financial cooperative in the nation.

Directors Elected

These men were elected to the Chisholm Trail Farm Credit board in the spring 2009 election.



Region 1 Director: Larry Cochran

This 58-year-old native of Alfalfa County lives in Jet. He has been a Farm Credit stockholder since 1978, and a director since 1987. Larry began farming and ranching in 1977. He farms 2,400 acres consisting of wheat, alfalfa, milo, soybeans and other cash crops. He maintains a cow-calf herd and a stocker cattle operation. He also operates a livestock trucking business. Larry and his wife, Christy, have been married 38 years and have three daughters.



Region 2 Director: Paul Heath

Paul is 52 years old and lives near Canton in Blaine County. He

has been a Farm Credit stockholder since 1981, and a director since 1990. Paul began farming and ranching in 1979. He operates in a family partnership that consists of 1,500 to 2,000 head of stocker and feeder cattle, a 350-head cow-calf herd, and approximately 1,800 acres of wheat. He is a member of the Christian Church of Canton, the Kansas Livestock Association, the Texas Cattle Feeders Association and other local and county organizations. Paul is a member and Past Master of the Canton Masonic Lodge #418 and a 2002 graduate of the Oklahoma Agriculture Leadership Program.



Region 3 Director: Jack Wilson

Jack is 76 years old and operates 2,015 acres near Ringling in Jefferson County. He began farming and ranching in 1962 and has a stocker cattle operation. He has been a Farm Credit stockholder since 1966, and a director since 1980. Jack is a graduate of Oklahoma State University, with a degree in Animal Husbandry. ❖

Real Estate Loans

We can assist you in purchasing or developing your next farm, ranch or country home.

We offer variable, adjustable and fixed rates available on most loan products.

Loan terms up to 30 years are available. We can make arrangements that can be customized to fit your budget plan. You can make monthly, quarterly, semi-annual or annual payments. And, most of our loans can be repaid early without a penalty.

Most of our loan products can be converted to another interest rate product for a single conversion fee without requalifying.

Equipment and Livestock Loans

Let's talk about your next tractor, implement or feeder/stocker purchases.

If you need help in growing your farm business, we will be your best choice in helping you with purchasing additional equipment or expanding your livestock plans.

Loan terms are available up to 10 years with monthly, quarterly, semi-annually or annual payments.

Livestock loans can be tailored and structured to coincide with the sale of livestock. And, most equipment and livestock loans can be repaid early without penalty.

Operating Loans

We can help with your operating expenses and planning requirements.

See Chisholm Trail Farm Credit for assistance in growing your farm operation. Whether you require short term financing or long term planning with the next generation, we have the ability to structure the help you need.



*We lend a hand,
when you need a hand.*

❖ Real Estate Loans

- Farm and Ranch
- Improvements
- Refinancing

Customer Spotlight: Meet the Harveys



Sitting from left are Jerry, Vicki and Garrett, age 10, Todd and Sandy's youngest. Standing from left are Maci, age 14, daughter of Scott and Helen; Helen; Scott; Todd; Sandy; and their two children, Erica, age 15, and Reece, age 13.

Jerry and Vicki Harvey have been customers of this association since 1971. With their grandchildren above, they represent the third generation on this same farm.

The operation consists of 3,500 acres of owned land, either by the individuals or the partnership, and 320 acres of leased land. They will run 3,000 to 4,000 head of stockers and have 350 cows. They can either run the stockers on forage crops or dry lot them in their 3,000-head capacity growing lot. In the past,

they have had their own dozer and trucking business. If you ask them who does what, the answer is they all bring something special to the operation, but they all work to make it successful.

The Harveys have been leaders in agriculture for decades. Jerry's dad, Floyd, was one of the first farmers in Caddo County to drill an irrigation well and plant peanuts in 1948. Also of interest, Jerry was one of the first farmers in the county to grow 4,000 pounds of peanuts per acre in 1968. ❖

Is Online Banking for You?

Midnight or noon, from home or the road, Farm Credit's online banking is fast, easy and always secure.

With online banking you can:

- Check balances
- Access account history
- Transfer funds between accounts

How to get started:

Ask us for an enrollment form for online banking, or complete and submit an enrollment form right from our Web site.

Other benefits include:

- Accessing your accounts 24 hours a day, 7 days a week.
- Exporting your account history to personal software such as MS Money® and Quicken®.
- Paying your bills anytime, anywhere. Setup automatic payments and e-mail reminders. ❖



❖ Home Loans

- Rural Homes
- Acreages
- Mortgage Rates

❖ Short Term Loans

- Cattle
- Equipment
- Operating

- Competitive Interest Rates
- Choice of Variable, Adjustable or Fixed Rate Plan
- Flexible Repayment Plan
- Patronage Refund Program

Branch Office Highlighted: Enid

Butch McComas

Butch has been President of this association since 1993. He and his wife, Julie, live north of Enid and run a few cattle and horses. Julie works for P&K Equipment in Enid. For entertainment they love to check up on the grandkids.

Steve Davenport

Steve is the Executive Vice President. He graduated from OSU and received his MBA from Phillips University. He and his wife, Sheri, live in Enid and have two daughters, Shelby and Sydney. Steve has worked for Chisholm Trail Farm Credit, ACA for 15 years. Sheri is a physical therapist, and co-owns a practice in Enid. Steve can generally be found on the golf course on weekends or taking the family to OSU games in the fall.

Dene' Sweeney

Dene' has been with the association for one year and is a Credit Support Specialist. She and husband, Ryan, live in Enid and he is employed with Pollard Farms. Dene' has a bachelor's degree from Michigan State in ag business and animal science. They are members of the Bethlehem Baptist Church. She loves to ride and show horses and work on the farm.

Sherri Woods

Sherri is the association's Accounting Clerk and has worked here for 2 1/2 years. Sherri and husband, Roger, live in Enid and have two children and two grandchildren. Sherri has spent many years in accounting. She enjoys spoiling the grandkids, making scrapbooks, reading and painting when she has time.

Gloria Choat

Gloria has been with the association for 23 years and has worked in various capacities. Her current title is Lending Ops

Supervisor and Administrative Assistant. She and husband, Brad, have been married 37 years and live in Enid where Brad is self-employed. They have two sons and one daughter and hope to have a bunch of grandkids soon. Gloria is active in church and loves to make cards and spend time with the family.

Anita Eckhardt

Anita has been with the association 36 years and is currently the Vice President – Operations. Anita and husband, Ronnie, have been married 37 years and make their home southwest of Enid. They have three children, one grandson and two granddaughters. Anita is proud that her father, mother and son all have worked for Farm Credit. Anita enjoys spending her time with family and new grandkids.

Glenna Hart

Glenna is currently the Accounting Supervisor for the association. She lives in Enid and has three children, six grandchildren and one due in October. Glenna has been with the

association for 19 years and is a member of the Enid First Assembly Church. Glenna enjoys gardening, reading, cross-stitching and the grandkids.

Terry Turnbow

Terry is the Vice President/CFO and lives in Enid. Terry has been with Farm Credit for 34 years in various locations, with the past seven years with Chisholm Trail Farm Credit, ACA. Terry is involved in church activities but all the employees know her up close and personal because she keeps everyone's computer going.

Grady L. Scott

Grady is the association's Vice president – Marketing. He offices out of Chickasha, and has been married to his wife, Karen, for the past 40 years. They have two children, six grandchildren and 1 great-granddaughter. He has worked for Chisholm Trail Farm Credit, ACA for the past six years, spent 16 years in banking and the first 15 years with PCA. Grady likes to fish when he can but enjoys playing with the grandkids, and now the new great one!



Seated from left are Glenna Hart and Dene' Sweeney; second row standing are Terry Turnbow, Gloria Choat and Butch McComas; third row standing are Grady Scott, Anita Eckhardt, Sherri Woods and Steve Davenport. ❁



Who and Where We Serve

Chisholm Trail Farm Credit's customers are the farmers, ranchers and rural home owners who live, operate or own land in the following counties in north and south central Oklahoma: Alfalfa, Blaine, Caddo, Canadian, Carter, Cleveland, Comanche, Cotton, Garfield, Garvin, Grady, Grant, Jefferson, Kingfisher, Love, Major, McClain, Murray, Okfuskee, Pontotoc, Pottawatomie, Seminole and Stephens counties.



- Chisholm Trail
- ◆ Chisholm Trail Farm Credit Branches

Enid: (800) 251-3722

Watonga: (888) 289-6608

Duncan: (800) 305-0370

Chickasha: (800) 799-6569 ◆

Scholarship Winners Announced

Each year, Chisholm Trail Farm Credit, ACA awards seven \$1,000 scholarships to dependants of Chisholm Trail Farm Credit Customers. To be eligible, applicants must be Oklahoma High School seniors or college freshmen who have never received a Chisholm Trail Farm Credit scholarship. This year's winners are as follows.

- Brittany J. Bisel, Okeene
- Cassidy Jo Nelson, Okeene
- Christian H. Markes, Waukomis
- Dillan J. Wolfe, Tuttle
- Caleb W. Caudle, Ada
- Hilary B. Mahoney, Watonga
- Samantha B. Geis, Loyal ◆

Upcoming Events

JULY

- 3 Offices closed for Independence Day
- 10 FFA and 4-H Statewide Judging Field Day, El Reno
- 14-16 Big Three Field Days/FFA and 4-H Judging, Stillwater
- 21 Canola Conference, Enid
- 23-25 Oklahoma Cattlemen's Association Convention, Midwest City
- 28 Ag Tech Field Day, Fairview

AUGUST

- 8 Beef Symposium, Ardmore
- 13-14 Master Cattleman Summit, Stillwater
- 19 Summer Crop Field Day, Lahoma
- 28-29 Range Round-up, Oklahoma City

SEPTEMBER

- 7 Offices closed for Labor Day
- 18 Duncan Appreciation Dinner

OCTOBER

- 2 Chickasha and Shawnee Appreciation Dinner
- 5 Watonga Appreciation Dinner
- 15 Enid Appreciation Dinner

Watch your mail for other upcoming events. ◆



Chisholm Trail Farm Credit

805 Chisholm Trail
P.O. Box 1709
Enid, OK 73702

PRSRT STD
US POSTAGE
PAID
PERMIT # 926
OKLA. CITY, OK

To:



Branch Office Locations

Enid Branch

805 Chisholm Trail
P.O. Box 1709
Enid, OK 73702
(580) 237-2535
(800) 251-3722

Watonga Branch

1420 N. Clarence Nash Blvd.
P.O. Box 5
Watonga, OK 73772
(580) 623-4959
(888) 289-6608

Chickasha Branch

1027 Choctaw
P.O. Box 868
Chickasha, OK 73023
(405) 224-6214
(800) 799-6569

Duncan Branch

1902 S. Hwy. 81
P.O. Box 1246
Duncan, OK 73534
(580) 255-0370
(800) 305-0370

Outpost Locations and Schedule

Shawnee Branch

120 W. MacArthur, Ste. 125
Shawnee, OK 74802
Each Wednesday
8 a.m. to noon and 1 to 5 p.m.
(405) 574-5444

El Reno

OKC West Stockyards
El Reno, OK
Each Wednesday,
10 a.m. to 2 p.m.
Call the main office at
(405) 224-6214 or cell phone at
(405) 245-5230.

Ardmore

Pollard Insurance Agency
1405 W. Broadway
Ardmore, OK 73401
Each Wednesday,
10 a.m. to 3 p.m.
(580) 226-6070
Cell: (580) 467-8178