



Inside AgCarolina

March 2017

A monthly newsletter for friends of AgCarolina Farm Credit

29 straight years of Patronage!

AgCarolina Farm Credit is proud to announce the 29th consecutive year of patronage distributions. The 2016 patronage distribution will total \$11.2 million in profits returned to your pockets! Patronage Day will be celebrated on Thursday, April 6, at all branch locations.

Since 1988, AgCarolina has returned over \$224 million to our customers. You have many options for your financing needs – thank you for choosing to do business with AgCarolina!

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Donna Spencer STAR Participant - Swan Quarter Fire Department

Take 264 East and go past Wilson and Greenville and Washington. Beyond Pantego and Belhaven and Scranton and you will reach Swan Quarter in Hyde County.

Farm Credit has long had a presence in Swan Quarter serving the farmers and residents of the area. Another group serving the area is the Swan Quarter Fire Department.

Donna Spencer is a loan officer in the Swan Quarter branch at AgCarolina. She has been with Farm Credit for 30 years and has been an integral part of the success of her branch.

Donna also contributes a lot of time to volunteering with the Swan Quarter Fire Department. "The fire department here is a hub of the community," she says. "It's where we vote, where lives are saved, it serves as a community center, in times of need it is a gathering place, and a place where many meals are shared with various fundraisers."

With no paid staff, volunteers lend a hand to provide for their community. Funds are raised in order to help with costs associated with running the department. "The monthly fundraiser is a chance where I can serve as needed. I never know what they might need, but they know they can count on me. There are so many good people here who offer up so much of their time and talents to protect and serve us," Donna notes.



In 2003, Donna's home flooded and she was the one who found herself in a time of need. "This community came together for me and my family when we needed it. I just want to show my appreciation and love for others by giving of my time to others," she states.

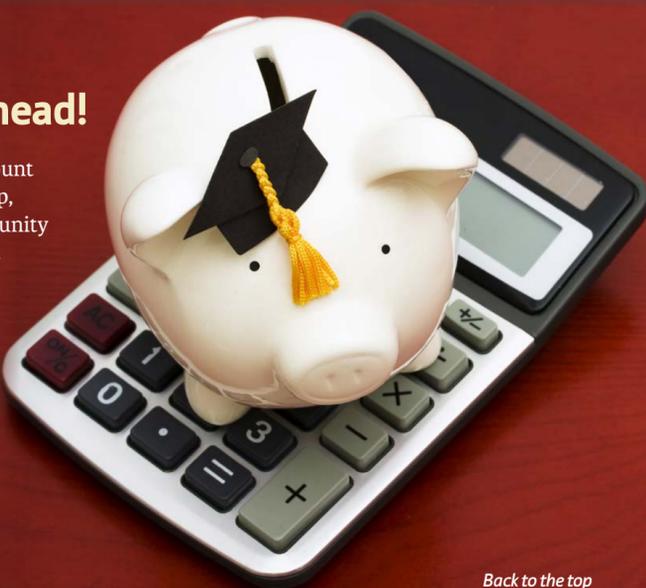
AgCarolina is committed to serving the communities in which our employees live, work, and raise their families. Employees who volunteer over 50 hours of their time to nonprofit organizations are eligible to receive "STAR" funds of \$500 for their efforts. Through Serving The Agricultural Region, local organizations benefit from the \$500 gift, but also most importantly by the volunteer efforts of the AgCarolina employee.

"It means a lot to have AgCarolina show how much they care about my efforts in the local community," Donna says. "Folks at other branches and our leaders in management are all involved in their communities. It really does make a difference when you can see an organization that really cares about people."

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Scholarship Deadlines Ahead!

It's not too late to apply for the University of Mount Olive Scholarships, At-Large College Scholarship, FFA Scholarship, 4-H Scholarship, or the Community College Scholarships available from AgCarolina. Better act fast though, the deadline is March 31! [Click here](#) for more details.



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Grant Program Open for Applications

AgCarolina's corporate-giving program, The Fund for Rural North Carolina, is committed to enhancing the quality of life and future opportunities for rural residents and the communities of Eastern North Carolina. The [grant application](#) is available to be completed until October 13, 2017.

To be considered for funding, grants must align with the Fund's mission to impact the focus areas of education, environment, technology, and the quality of rural life. Further information is available [here](#).



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Customer Testimonials

I like the low interest rates and the interest refund, but the two loan officers I had are the best of the best.

Member—Pink Hill, NC

Friendly staff and convenient.

Member—Winterville, NC

The friendly and warm people.

Member—Wake Forest, NC

Simple – they know my situation.

Member—Clayton, NC

Charles Barrett is a great loan officer. Always helpful, knowledgeable, and accommodating.

Member—Richlands, NC

They get the job done!

Member—Wilson, NC

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Dave's Notes

I am always searching for added value to the products or services that I am interested in purchasing. Each of us, as a consumer, wants the best product or service for the best price.

As the CEO of AgCarolina, I try to look at things from the perspective of our customers. Are we providing the best products to the best service? Do we have the best team in place to handle your needs? Why would you do business with us?

This month's Inside AgCarolina illustrates a few of the reasons that Farm Credit is not only a quality choice for your financial needs, but also an organization that cares about the local community by giving back.

Returning \$11.2 million to customers in the form of patronage distribution is a great way to begin saying thank you to our customers for choosing to do business with us. Our STAR program acknowledges

the time and efforts of our employees and their involvement in their local communities. Finally, through our Fund for Rural NC we award scholarship funds to local students with the goal of obtaining a college education and grant funds to organizations impacting our local communities.

In all these ways—and more—it pays to do business with AgCarolina. We are thankful for the opportunity to serve you!

Dave Corum
President & CEO



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AgCarolina Farm Credit seeks to enhance the quality of life for those in the rural communities of North Carolina by providing exceptional value and service. We strive to be the premier choice for delivering value-added financing and services to Eastern North Carolina.

If you wish to have further information regarding the services we offer, do not hesitate to call 1(800) 951-3276 or email marketing@agcarolina.com.

Ahoskie: 888-881-3276
Elizabeth City: 252-335-0582
Greenville: 888-833-3276
Halifax: 252-583-1331
La Grange: 866-974-3276
Louisburg: 888-807-3276
New Bern: 888-989-3276

Raleigh Branch: 919-250-0202
Rocky Mount: 888-813-3276
Smithfield: 888-808-3276
Swan Quarter: 888-840-3276
Williamston: 888-837-3276



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