

## Patronage Day in Review

It's never been better to be a member of the AgCarolina Farm Credit cooperative and Thursday, April 5th was another reason why. A record patronage distribution of over \$20.3M was returned to our members throughout our 34-county eastern North Carolina territory. This figure is representative of 40% of the accrued interest on loans being put back in the pockets of our members.

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Wow! We had a great day celebrating the success of our cooperative with you and look forward to continuing the trend of record returns!

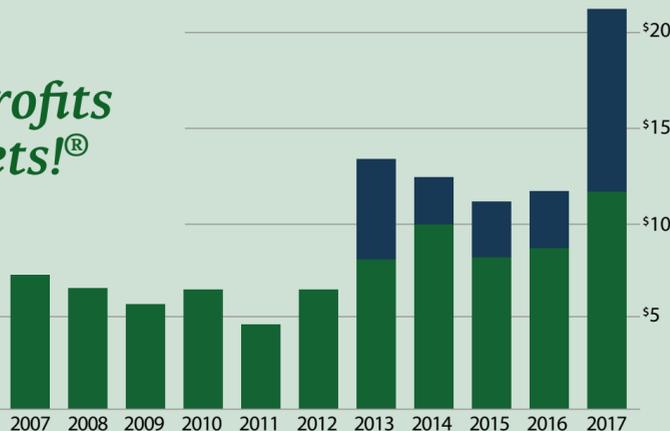


## Patronage History

(in millions)

*We put our profits in your pockets!®*

■ Bonus patronage  
■ Base patronage



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## Member Referral

Why do you do business with AgCarolina Farm Credit? Is it because of the relationship with your loan officer? Is it because of our knowledge of agriculture and rural lending? Do you love getting patronage returns every year?

No matter what reason you choose to partner with us, if you refer a friend or neighbor to AgCarolina we want to say thank you by giving you the choice of a \$100 VISA gift card or an AgCarolina backpack. It's our way of showing our appreciation for your business and your referrals!

\*Referral program subject to regulations\*



## A Cause a Quarter

AgCarolina Farm Credit is proud to make a donation of \$2,100 to the NC Chapter of the ALS Foundation. The ALS Foundation was the cause for the first quarter at AgCarolina. Participating employees can wear jeans every Friday for a donation of \$25 per quarter.



Skipper Jones and John Bledsoe presenting the donations to ALS Association President Jerry Dawson.



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## Member Testimonials

“  
On-farm service.  
Member—Enfield, NC  
”

“  
All my questions and concerns were answered.  
Member—Nashville, NC  
”

“  
Personal touch with a family atmosphere.  
Member—Grifton, NC  
”

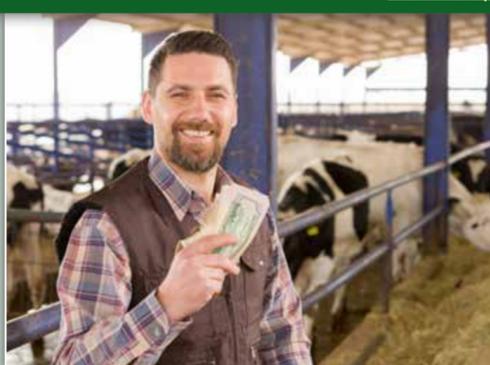
“  
They listened to me and found solutions to my needs.  
Member—Wake Forest, NC  
”

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**It's never been better to be an AgCarolina member!**

*What does this mean to YOU?*

- ✓ Average interest rate reduction of nearly 2%
- ✓ 40% of interest returned



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## Dave's Notes

Patronage Day is a special reminder of just how lucky we are at AgCarolina Farm Credit to work with great members like you! I visited a few branches on Patronage Day and touched base with numerous members and employees throughout our territory. The conversations inevitably shifted to sharing how excited our members were to be on the receiving end of a record patronage return of 40% of accrued interest. These conversations really solidify the success of the cooperative business model where members reap the benefits rather than investors.

We want to make sure you know we do not take your business for granted. Our employees are dedicated to the mission of the agricultural and rural communities we serve. We thank you for choosing to partner with us and look forward to continue putting our profits back in your pockets!



*Dave W. Corum*

Dave Corum  
President & CEO

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### Inside AgCarolina

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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](mailto: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  
Raleigh Corporate: 800-951-3276  
Rocky Mount: 888-813-3276  
Smithfield: 888-808-3276  
Swan Quarter: 888-840-3276  
Williamston: 888-837-3276



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