

# Ralph D. Stewart

## “Farming 101”



**Executive Vice President & Chief Credit Officer**  
**Alabama Farm Credit, ACA**

**[ralph.stewart@farmcreditbank.com](mailto:ralph.stewart@farmcreditbank.com)**

# Ralph's garden



# About Alabama Farm Credit, ACA

- 100% locally Farmer Owned Cooperative
- Headquartered in Cullman, Alabama
- Servicing 27 North Alabama Counties
- Loan decisions made locally
- Farming is our specialty
- Paid out \$5.33 million in patronage
  - Approximately 1.20% return of interest

# Locations

## **Cullman Branch Office**

1949 St. Joseph Drive NW

Cullman, AL 35055

Phone: 256-734-0132

## **Albertville Branch Office**

808 Highway 75 North

Albertville, AL 35951

Phone: 256-878-2631

## **Tuscumbia Branch Office**

1013 Highway 72 East

Tuscumbia, AL 35674

Phone: 256-381-5512

## **Athens Branch Office**

26243 U.S. Highway 72 East

Athens, AL 35613

Phone: 256-232-0344

## **Talladega Branch Office**

65696 Alabama Highway 77

Talladega, AL 35160

Phone: 256-362-0507

## **Administrative Office**

1740 Eva Road NE

Cullman, AL 35055

Phone: 256-737-7128

# Cullman Branch Staff

Barrett Walls, Vice President/Branch Manager  
[barrett.walls@alabamafarmcredit.com](mailto:barrett.walls@alabamafarmcredit.com)

Chuck Roberts, Asst. Vice President/Loan Officer  
[chuck.roberts@alabamafarmcredit.com](mailto:chuck.roberts@alabamafarmcredit.com)

Amanda Stanton, Loan Officer Trainee  
[amanda.stanton@alabamafarmcredit.com](mailto:amanda.stanton@alabamafarmcredit.com)

Lesia Van Gundy, Administrative Assistant  
[lesia.vangundy@alabamafarmcredit.com](mailto:lesia.vangundy@alabamafarmcredit.com)

Sally Barkley, Administrative Assistant  
[sally.barkley@alabamafarmcredit.com](mailto:sally.barkley@alabamafarmcredit.com)

Sandra Black, Administrative Assistant  
[sandra.black@alabamafarmcredit.com](mailto:sandra.black@alabamafarmcredit.com)

# My Background

- Graduated from McEwen High School
- Graduated from **University of TN** at Martin
  - Bachelor of Science- Natural Resources Management
- University of Tennessee Ag. Extension Agent 1995-1997
- **Farm Credit Services of Mid-America, ACA** 1997-2009
- Graduated from the Nashville School of Law
  - Doctorate of Jurisprudence
- Prosecuting attorney for the 21<sup>st</sup> Judicial District 2002
- Alabama Farm Credit, ACA 2009- Present

THE UNIVERSITY of  
TENNESSEE **UT**  
MARTIN

# Financing with AFC

- Operating lines of credit 12-18 months
- Revolving lines of credit 1-3 years
- Intermediate Term loans 1-10 years
  - Ponds, barns, fencing, equipment, automobiles
- Home loans
- Farm loans
- Construction loans





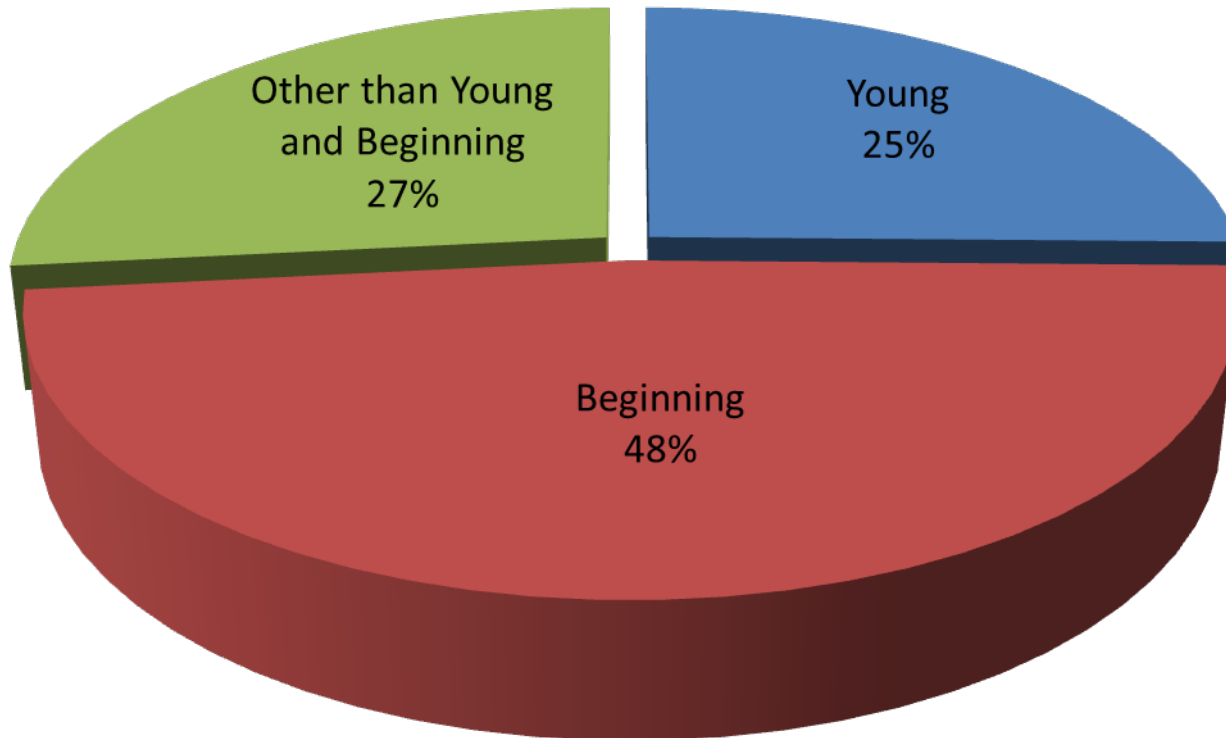
# Young, Beginning & Small Farmers

- Young Borrower—35 years or younger
- Beginning Borrower—Farming 10 years or less
- Small Borrower—Generates less than \$250,000 in annual gross agricultural sales

# Number of Loans Made to Young Farmers

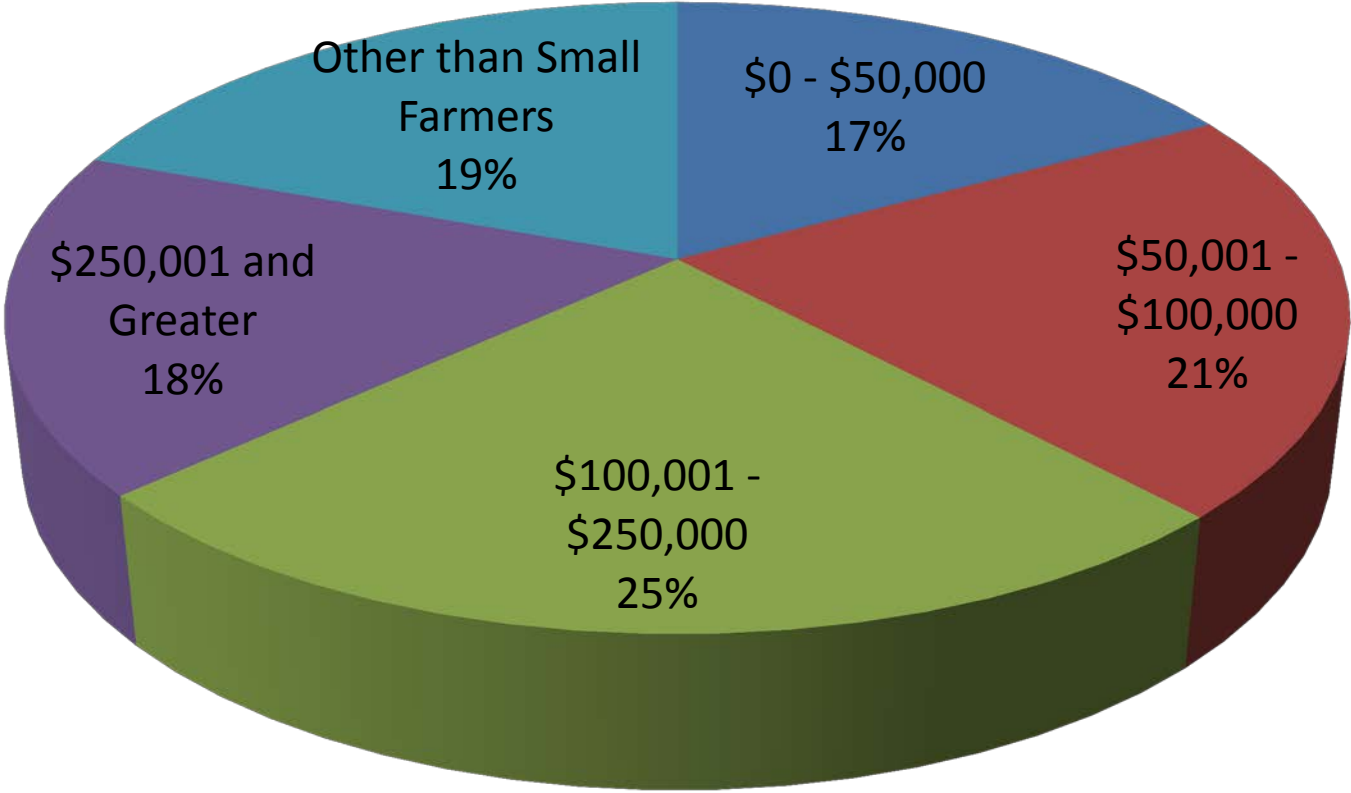
(as of December 31, 2012)

## Number of Loans



# Number of Loans Made to Small Farmers

(as of December 31, 2012)



# Internet Resources

- [www.alabamafarmcredit.com](http://www.alabamafarmcredit.com)
- [www.alfafarmers.org](http://www.alfafarmers.org)
- [www.agi.state.al.us](http://www.agi.state.al.us)
- [www.fsa.usda.gov](http://www.fsa.usda.gov)
- [www.aces.edu](http://www.aces.edu)
- [www.aamu.edu](http://www.aamu.edu)
- [www.aaes.auburn.edu](http://www.aaes.auburn.edu)





***Give us a pat on the back and  
we'll put a jacket on yours!***

At Alabama Farm Credit, we recognize that our success depends on you. A good part of our success has been word-of-mouth referrals by customers like you.

These referrals are invaluable in making the association grow and thrive.

That's why we want to remind you about our Customer Referral Program, and invite you to participate. Here's how the program works:

- Refer \$100,000 in new business relationships to Alabama Farm Credit. Loans must be closed, and the referral must be named at the time of loan closing.
- Referring customers will receive their choice of an Alabama Farm Credit Carhartt or Dri-Duck Jacket.

