



**ALABAMA  
FARM  
CREDIT**

# Alabama Farm Credit Member Newsletter

April / 2025 Edition

## Top News

2025 YFAC

Veterans Partnership

Community

Save the Dates



## AFC Members,

I can't speak for everyone, but I'm about ready to kiss winter goodbye! We're starting to get some much-needed rain, which hopefully will get the water table back to normal. Unfortunately, spring can bring some rough weather along with the rain, & my hope is everyone will be spared any destructive storms!

Volatility is a common buzz word when talking about agriculture, and our current environment is certainly no exception. Volatility of markets, weather, trade & now government! All this uncertainty makes decision-making a challenge – not only in agriculture, but businesses across the board, as well as personal investing opportunities. As challenging as the times may be, farmers & ranchers tend to be pretty versatile & savvy in creating opportunities & sustainability in all types of economic environments, in an ongoing effort to remain prosperous. Alabama Farm Credit follows suit!

I'm proud to be a part of an organization that, despite challenging interest rates, restrictive capital requirements & high inflation, was able to both find & create opportunities to drive profitability for the association! Thanks to the effort & commitment of the entire team at Alabama Farm Credit, we can pay our borrowers another cash patronage of more than \$6 million, which will be distributed over the next month. This year marks the 20th anniversary of the association giving borrowers a cash patronage payout. Since 2005, AFC has returned more than \$130 million back to the borrowers, with more than \$50 million in just the last 5 years & \$95 million in the last 10 years. Both management and board are committed to sustaining an earnings engine which provides the opportunity to share success with our members.

The most common complaints we receive, going back all 20 years of my time on the Board, are we're too slow & there's too much paperwork. The association has been diligent in honing policies,

procedures, practices & technology to improve the overall member experience. Recently, the association began a Service Level Agreement project to track completion of loan processes which facilitates reporting to lead lenders the expected turnaround time on each type of loan. Similarly, to speed up delivery, Nintex, an automation platform, was implemented to build workflows and remove manual processes. A new appraisal tool is under way which streamlines processes to increase efficiency and free up resources. These are but a few ways the organization is actively listening to our members and working to enhance our member experience.

I'd like to close with a couple community involvement projects which have evolved over the past couple years. In February, we kicked off the Veterans Partnership with Sweet Grown Alabama to honor our commitment to both Veterans & the Sweet Grown program. Alabama Farm Credit is awarding a one-year membership to 25 veteran farmers to the Sweet Grown program. Our nonprofit, Together We Grow foundation, is proud to announce record scholarships this year for high school students furthering their education in agriculture. This dramatic increase in scholarship funds has been made possible because of the generous donations of so many individuals & businesses across the state. And finally, the association is ever committed to sponsoring 4H & FFA programs across North Alabama, which is an ongoing effort to support our young farmers & ranchers!

All of us on the Board appreciate the opportunity to serve our members, and we're all proud to be part of a great organization!

*Matt Christjohn*

Matt Christjohn, Board Chairman



# 2024 OYFF

Whit & Amanda Lovelady  
Cedar Roost Ranch



**SCAN HERE**  
to watch  
their story.



At Alabama Farm Credit, we take immense pride in celebrating the hard work of our members.

## Building a Future Together

We understand the grit and determination it takes to build a thriving farm. That's why we partner with members like the Lovelady family to help them grow their operations with financing solutions tailored to agricultural and rural needs. Because when farmers succeed, our entire community benefits.

"We are grateful for our partnership with AFC, who believes in our dreams and works alongside us to bring those to reality. We believe there are three crucial relationships in the life of a farmer: God, your spouse, and your banker!"

## Introducing the 2025 Young Farmer Advisory Committee

Over the past three years, the Young Farmer Advisory Committee has laid an incredible foundation, surpassing expectations at every turn.



Their dedication has resulted in the launch of a scholarship initiative, the formation of a nonprofit organization, and the vision for a territory-wide Ag Night. They have been tireless advocates for Alabama Farm Credit at both state and federal levels, all while serving as ambassadors for our mission. Their efforts have left an incredible mark and set a high standard for the future.

Now, as we look to the future, we are confident that our new members will continue to build on this legacy and take the committee to even greater heights.

### New Members

Sheena Gay  
Brennen Smith  
Cassie Swann  
Sam Young  
Thomas Peek

### Returning Members

Lauren Rainwater  
Hunter McCaghren  
Brandon Harlan  
Jacob Holsonback  
Titus Weaver

Here's to the future of farming and to all who are committed to making a difference. Together, we will continue to cultivate growth, foster innovation, and strengthen the agricultural community.

# A Letter from the CEO



*Mel Koller*

Mel Koller,  
Chief Executive Officer

## What's in It for You?

At Alabama Farm Credit, our commitment to you remains clear: to be a sound and reliable financial partner for agriculture and rural communities. But beyond that, we are dedicated to sharing our success with our members.

That's why we're excited to announce that this spring, we will distribute over \$6 million in patronage to our members—bringing our total distributions to more than \$50 million in the past five years. These returns reflect the strength of our association and our commitment to ensuring that your success is our success.

## Navigating Challenges, Building Strength

As I shared in the fall newsletter, the current financial environment has presented challenges across the Farm Credit system. Rising capital requirements at the funding bank level have required us to allocate more earnings toward strengthening the association's financial foundation.

Here's what that means for you:

1. Your association remains strong. Proactively reinforcing our capital base ensures we continue to be a reliable lender, no matter what economic shifts occur.
2. We do two things with earnings—distribute patronage and build capital. Every dollar we retain is an investment in stability and long-term success.
3. We're committed to transparency. We will continue to keep you informed about financial decisions that impact your borrowing experience.

## Standing by You in Uncertain Times

We recognize the challenges you face—whether it's volatile weather, fluctuating interest rates, or market uncertainty. If you're experiencing difficulties, the best way we can help is through open communication. Our team is here to work with you to find solutions that support your operation.

We also know that predictability matters. That's why we're focused on improving turnaround times for financing decisions, so you can plan with confidence. Expect more clarity as we implement new initiatives to enhance efficiency and responsiveness.

## Investing in the Future

Even in uncertain times, we remain committed to causes that strengthen agriculture and rural communities:

- Supporting Veterans in Agriculture: We are proud to partner with the Sweet Grown Foundation to sponsor memberships for veteran farmers in 2025. If you're a new veteran member of Sweet Grown, be sure to inquire about this opportunity here: <https://www.sweetgrownalabama.org/>
- Investing in the Next Generation: Through our Together We Grow Foundation, we continue to provide scholarships to support the future of agriculture. If you would like to be part of this impact, learn more here: <https://twg-foundation.square.site/>

## Looking Ahead

Spring brings renewal, and we hope for much-needed rain to support pastures and farms across Alabama. Alabama Farm Credit remains committed to being your trusted financial partner. Let us know how we can support you—because when you succeed, we all succeed.

Wishing you a productive and prosperous season ahead.

**Together We Grow.**  
**Together We Are Alabama Farm Credit!**

# SAVE THE DATE

## 06.13.25

Tickets



# AG NIGHT



ALABAMA  
FARM  
CREDIT

## Join us for a night to celebrate Ag!

- Over 10 Ag Vendors
- VIP Panel Experience
- Exclusive Cocktail Hour
- Activities for Kids
- Fireworks
- And so much more...

Rocket City **VS** Pensacola  
Trash Pandas Blue Wahoos



## AFC Honors Veterans with Sweet Grown Alabama Memberships

Alabama Farm Credit is excited to announce its partnership with Sweet Grown Alabama to support veteran members in a meaningful way. Through this initiative, Alabama Farm Credit will sponsor the first-year membership fee for up to 25 veteran applicants and is available to both new and existing Alabama Farm Credit members.

"We at Alabama Farm Credit are deeply honored to support the men and women who served our nation by helping them build meaningful careers in Alabama agriculture," said Mel Koller, CEO of Alabama Farm Credit. "Through our partnership with Sweet Grown Alabama, we are dedicated to providing veterans with the resources and opportunities they need to succeed in farming. Together, we are empowering veterans to transition into agriculture and strengthen their operations, making a lasting positive impact on both their lives and Alabama's agricultural community. We are proud to stand with them in this important effort."

Sweet Grown Alabama, a non-profit organization committed to promoting locally grown products, plays a pivotal role in this program. Their membership offers a wealth of benefits, including marketing resources, networking opportunities, and greater visibility for farmers and producers.

### How to Apply

Visit [www.sweetgrownalabama.org](http://www.sweetgrownalabama.org), complete the application form, and select the option confirming your veteran status and Alabama Farm Credit membership. Applications will be processed on a first-come, first-serve basis for up to 25 participants.

Through initiatives like this, we remain committed to fostering a strong community, empowering our members, and securing a bright future for Alabama agriculture.





# The Future of Alabama Ag

Farming is more than just a livelihood, it's a legacy. It's the early mornings, the calloused hands, the prayers for rain and the gratitude when the harvest comes in. It's about resilience, about putting faith in the land and in the generations that will come after us. As we look toward the future of Alabama agriculture in 2025, our farmers don't just need to survive; they need to thrive.

## Investing Without Losing Tradition

We are standing at the crossroads of old wisdom and new technology. From precision farming tools to autonomous equipment, the way we work the land is changing. But one thing remains the same; our commitment to growing food, fiber, and timber for the world. By embracing innovation, we ensure our family farms don't just make it through another season, but flourish for generations to come.

## Resilience: Weathering More Than Storms

Farming has never been for the faint of heart. Our community has faced droughts, floods, and economic downturns, yet we endure. In 2025, government payments are expected to rise, but true financial stability comes from strategic planning, risk management, and diversification. Farmers are no strangers to adversity, and by making smart financial decisions today, we ensure that the legacy of Alabama agriculture remains unshakable.

## New Tools for a New Era

The financial world is finally catching up to the needs of farmers. New commodity contracts, better loan options, and risk management tools are giving farmers the ability to protect their operations like never before.

These tools don't replace grit and hard work, but they do make the business of farming more sustainable. Smart farmers don't just plan for the next season; they build for the next century.

## Agriculture on Capitol Hill

We don't just work the land, we advocate for it. The upcoming farm bill and policy changes will shape the future of agriculture, and if we aren't at the table, we're on the menu. Alabama's farmers must stay engaged in these discussions, ensuring that the policies put in place support the backbone of this country; our agricultural industry.

## Stronger Together

No farmer stands alone. We succeed when we lean on each other, when we share resources, knowledge, and support. Whether it's a neighbor lending a hand during harvest or an entire farming community rallying after a disaster, agriculture is built on unity. Financial security doesn't come just from smart investments, it comes from knowing that when things get tough, we've got each other's backs.

## The Road Ahead

Farming isn't easy. It never has been. But it's worth it. It's worth the sweat, the risk, the long nights. Because feeding the world isn't just a job, it's a calling. And in Alabama, we don't just endure. We lead.

*Mel Koller*

Mel Koller, Chief Executive Officer





# USDA Expediting \$10 Billion in Direct Economic Assistance to Agricultural Producers

**Deadline to Sign Up  
8/15/25**

**SCAN for more information  
on this assistance**



# Here's what's coming up!

North AL  
FFA Contest

Submission Due by  
5.1.25

Ag Night

6.13.25

TWG Agri Shoot

9.23.25

**Together We Grow.**

**Together We Are Alabama Farm Credit.**

**Stay Connected!**



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*Please note, while no immediate action is required, staying informed about our collective progress ensures that we all move forward together. Thank you for taking the time to read through these updates.*