
RETIREE UPDATE

AGFIRST FARM CREDIT RETIREE ASSOCIATION NEWSLETTER

Issue 2

www.agfirstretireeassociation.org

August 2019

President's Message

For decades, AgFirst retirees and their families have come together annually to share remembrances, visit old friends and catch up on issues facing the Farm Credit System and its members. This year was no exception as we gathered in Orlando.

For many, when they think of Florida, their only concept is Disney and the beach. The truth is 80% of the population lives within 20-25 miles of the coasts and the interior is heavily devoted to agricultural production such as citrus, cattle, nurseries, dairy, vegetables and new commodities of peaches and blueberries. New commodities are being introduced as various diseases continue to impact the citrus industry.

We had an opportunity to see a part of "Old Florida" this year as we toured the Kempfer Ranch located some 30 miles southeast of Orlando. We were met at their entrance by Henry and his dad, Billy, who educated and entertained us with family stories of over 100 years of continuous operation of their some 50,000 acres.

As we toured, they shared their family history of challenges to improve the land from its original native stand to its current highly productive acreage and the herd improvements. They have a succession plan in place to ensure future family generations are invested and will continue to work the land.

The Florida Cattlemen also opened their headquarters to us in Kissimmee and served us the best steak dinner most of us have ever had. We were updated on the Cattle industry by Jim Hadley, Executive Vice President. When you realize Florida is only 125-150 miles wide in some parts, being the 15th largest cattle producer in the US means a lot of interior acreage is devoted to supplying the feedlots in the Western part of our country. And, thus the industry is a major player in our overall economy.

Recently, while reading the Book of Joshua, which chronicles the nation of Israel as they moved from their "wilderness" experience into the Promised Land, I found a new hero, Caleb.

Caleb was one of the original 12 spies sent by Moses to spy on the Land. Only Joshua and Caleb brought back encouraging news. As a result, Joshua and Caleb, and those under 20, eventually entered. As Joshua was dividing out the Land among the 12 Tribes, he gave them various lush valleys, productive lands and cities. But Caleb said, "Give me the mountains where the enemy still lives and I will fight them."

He took on this challenge when he was over 80 years old! Which, says a lot to us:

- We are never too old to take on new challenges.
- Never compromise when you know you are right, even if 80% oppose your beliefs.
- Never lower your standards or be content with the average or commonplace.
- Always be encouraged and encourage others.
- Aim for the high ground and take it.
- Each of us has a Jordan to cross.
- We are impacted by the decisions of others.

Caleb desired the mountain. What do you desire?

The Farm Tour and FL Cattlemen visit created a "WOW" moment for all attendees. We look forward to "WOW" moments next year as gather for our 2020 meeting at the Williamsburg Lodge in Williamsburg, VA, on April 26-29.

We are working with local Associations on some tours and a guest speaker has committed to join us. For those not able to attend last year, we missed you.

In the meantime, have a great year, stay in touch with your Farm Credit Family and, as you plan your 2020 adventures, please consider joining us in Virginia.

David Bridges

AgFirst Farm Credit Retiree Association Board of Directors Meeting

Monday, April 29, 2019 - 10:00 a.m.

Wyndham Bonnet Creek, Orlando, Florida

In attendance:

Officers: Bill Melton, President/Director; David Bridges, VP/Director; Beverly Ratcliff, Secretary/Director, Joan Edwards, Treasurer.

Directors: Lewis Carter, Beth Lay, Carroll Laycock, Ron O'Connor and Janet Reynolds,

Directors Absent: Dale Colegrove, Steve Francis, Scott Owens, Jay Rush and Gerald White

President Bill Melton welcomed everyone to the meeting. An invocation was given. The Secretary determined a quorum present. President Melton called the meeting to order and introductions were made.

The following items were approved:

Minutes (Ratcliff): Minutes from the last meeting held April 23, 2018.

Financial Reports and Budget (Edwards): The financial report for 2018, beginning balance of \$24,562 with income of \$13,045 and expenses of \$16,490, with an ending balance of \$21,167. The 2018 Budget – expenses of \$12,750, basically the estimated annual meeting expense of \$12,250 and \$500 miscellaneous expense.

Membership Report (Edwards): Currently we have 410 members with 19 new members in 2018 and 13 in the first 4 months of 2019. Last year, membership was 405, with 25 new members. Eleven members will be removed from membership who have not renewed their membership since 2015 and could not be contacted.

Deceased Members in 2018 (Ratcliff) 10 members have passed away. The spouses of the deceased “life” members will have the opportunity to remain a member, if they choose to do so. 43 other retirees of the AgFirst Farm Credit system were deceased in 2018 and 9 spouses of retirees.

Annual Meeting Overview/Discussion – The president reviewed the annual meeting agenda:

- **Guest Speakers** – Ron O'Connor will give the Welcome, Charl Butler, AgFirst FCB COO, will be giving the AgFirst and System Update, and Mr. Maxey Love, retiree and former CEO of AgFirst FCB, will be discussing SCORE – Service Corp of Retired Executives.

- **Door prizes** – The board agreed that we continue to award 2 one- night stays with a drawing at the banquet. Bob Auman has brought some doorprizes from the Credit Union and in addition, drawings will be held for 5 \$20 bills, 2 \$50 bills, and 1 \$100 bill. The board was also in agreement that a door prize ticket be given to the retiree only and not to spouse/guest. Upon a motion duly made, seconded and carried, the board approved that no board member would be eligible for any of the prizes.
- **Farm Tour** - Ron O'Connor discussed the details of the optional Farm Tour and dinner scheduled Monday afternoon. A bus will take members on a tour of the Kempfer Cattle Co., which has been in ranching over 100 years. Following the tour, the Florida Cattleman's Association will treat the tour group to a steak dinner.

Nominating Committee: David Bridges, Nominating Committee Chairman, gave a report from the nominating committee, which consisted of himself, Beth Lay and Allyn Lamb. David Bridges and Carroll Laycock agreed to serve a second 2-year term. Dale Colegrove and Janet Reynolds asked that their second 2-year terms be filled by new board members. Clement Hathaway and Pam Faile agreed to be nominees for these positions. Miriam Pflug and Lindsay Harnish are nominated to fill the positions of Steve Francis and Lewis Carter whose second two-year term is expiring this year. This report will be presented for a vote at the annual meeting. Action to elect officers will be handled after the membership meeting when the board reconvenes. *As a matter of record, Beverly Ratcliff (NC) term does not have an expiration date. In 2015, the board approved that she will continue to represent NC and serve as a director and secretary as long as she continues to hold the position of secretary.*

Site Selection Committee Report for 2020 – The meeting site which rotates between areas will be held in Pennsylvania/Virginia (includes other states in the former Baltimore district). It was determined that Carroll Laycock and Miriam Pflug would work with Lisa Royster, meeting planner, in the Williamsburg area for the last week in April 2020. It was discussed that members were very receptive this year with the Monday tour and we should look into a similar activity in Williamsburg next year.

Other Business

Sponsors for the Annual Meetings –It was noted that the board is very appreciative of the donations made by the local associations and AgFirst Bank. It was discussed that perhaps rather than contacting the local associations for a donation when the meeting is held in their state, that we contact all associations in the district and ask if they could budget a set smaller amount each year to aid in sponsoring the meetings. Further discussion will take place on this.

Bylaws: It was discussed that the current bylaws should possibly be reviewed and updated. A committee will be appointed to look into this. Miriam Pflug offered to talk with an attorney to get an opinion.

Banking Account: Joan Edwards, Treasurer, advised the board that she had contacted the Credit Union regarding remote depositing. She had obtained the app, and now it is no longer necessary to physically take the check to the bank.

Treasurer Position: Joan Edwards advised the board that she would be willing to serve one more year as Treasurer.

Reimbursement of Expenses – The President recommended that the board, continue paying the room expense for 2 nights at the 2020 annual meeting for the Secretary, Treasurer, and the Newsletter Editor/Media (Ratcliff, Edwards, and Stiles). This recommendation was seconded and approved by the board.

Adjournment: There being no other business, the meeting was adjourned.

Respectfully Submitted,
Beverly Ratcliff, Secretary

AgFirst Farm Credit Retiree Association Membership Meeting Tuesday, April 30, 2019 – 9:30 a.m Wyndham Bonnet Creek Resort, Orlando, Florida

Call to Order – Bill Melton, President/Director

Attendance: 37 members with total of 70

Determine Quorum – membership stands at 410 – bylaws state that a quorum is 5% - Beverly Ratcliff, Secretary, declared that a quorum was present.

Bill Melton, President, opened the meeting and an invocation was given. He mentioned concern for Karen Burch, a guest of Joy Kent, who had fallen by the pool, which required a medical visit for stitches to her head. Joy had taken her home. He addressed the continuous question

as to ways to increase our membership and exposure to retirees. He asked each member to continue to contact their friends and retirees in their local area.

Welcome – Ron O’Conner, Director, welcomed everyone to the meeting, offering humorous stories and insight into the Orlando area, places to visit and things to do.

AgFirst and System Update – Charl Butler, COO AgFirst Farm Credit. He gave a financial performance update, stating the following of 2018 results: Net interest income \$7,976 mil; Net Income \$5,332 mil. Credit quality continues to be good as loans outstanding continue to increase. Capital is high at 17.24%, the best in the system. Earnings are strong and additional patronages have been paid to associations for the past 5 years, resulting in associations paying out special patronages as well, trying to work capital level down.

System Update: AgFirst continues to run smoothly and steady with little turmoil. They have been in their new building for 4-5 years and basically it is paying for itself from rental space. In the technology area, they are developing a new loan origination system, more automation to loan systems – shows status of loan and charts loan analyst’s production; business intelligence – better look into the process. Next year, COAL and REAL are going away to be replaced by one system. Around the bank, more lawyers, compliance staff, more technology. Class action lawsuits are being watched closely regarding hog farm runoff. Currently there are 19 district associations and the Bank is providing services to a 20th association – Yankee. In regard to benefits, don’t anticipate a large premium increase; the AgFirst Pension is almost fully funded at 98%.

The following items were reviewed and approved:

Minutes of the 2018 Membership Meeting – presented by Beverly Ratcliff, Secretary, as distributed in the summer newsletter.

Financial Reports and Budget 2018 – presented by Joan Edwards, Treasurer. The financial report for 2018, with a beginning balance of \$24,562, income of \$13,045 and expenses of \$16,490, with an ending balance of \$21,167. **The 2018 Budget** – expenses of \$12,750, basically the estimated annual meeting expense of \$12,250 and \$500 miscellaneous expense.

Membership Report (Edwards): Currently we have 410 members with 19 new members in 2018 and 13 in the first 4 months of 2019. Last year, membership was 405, with 25 new members. Eleven members will be removed from membership who have not renewed their membership since 2015 and could not be contacted.

Deceased Members in 2018 (Ratcliff) 10 members have passed away. The spouses of the deceased “life” members

will have the opportunity to remain a member, if they choose to do so. 43 other retirees of the AgFirst Farm Credit system were deceased in 2018 and 9 spouses of retirees.

Update on Website and new Facebook Page

Marie Stiles, media specialist for the retiree association, informed members that just before the last annual meeting the Facebook page had been completed. She encouraged members to share with their friends. She reminded members of our website which is maintained by AgFirst Farm Credit Bank. She also asked members to get their email on our membership list and keep their information updated.

SCORE – Presented by Maxey Love

Mr. Love advised he had been contacted by President Bill Melton who asked him to share information of an organization he had been a part of since 1998, SCORE - Service Corp of Retired Executives; www.score.org. It is a national organization headquartered in Washington DC. He advised those interested could go to the website to find locations. He joined this association a year after he retired, and it has been an excellent volunteer outlet for him. The mission of this organization is to foster vibrant business communication through mentoring small business owners. He encouraged the members to look into this as he hoped they would find it as rewarding to them as it had been to him. He thanked Mr. Melton for asking him to speak and thanked him for all he did for the association. He also said he had been impressed with Mr. Melton's messages in the newsletters.

Nominating Committee Report: David Bridges, Nominating Committee Chairman, gave a report from the nominating committee, which consisted of himself, Beth Lay and Allyn Lamb. David Bridges and Carroll Laycock agreed to serve a second 2-year term. Dale Colegrove and Janet Reynolds asked that their second 2-year term be filled by new board members. Clement Hathaway and Pam Faile agreed to be nominees for these positions. Miriam Pflug and Lindsay Harnish are nominated to fill the positions of Steve Francis and Lewis Carter whose second two-year terms are expiring this year.

As a matter of record, Beverly Ratcliff (NC) term does not have an expiration date. In 2015, the board approved that she will continue to represent NC and serve as a director and secretary as long as she continues to hold the position of secretary.

Upon a motion seconded and approved, the nominating committee's recommendation was accepted. *All directors were asked to meet at the end of the business meeting for a group photograph and organizational meeting.*

The following is a list of current board members who may serve 2 consecutive 2-year terms.

| Director | Term Expires | Term Serving |
|------------------------|--------------|--------------|
| Bill Melton (NC/SC/FL) | 2020 | 2nd |
| Scott Owens (PA) | 2020 | 2nd |
| Jay Rush (PA) | 2020 | 2nd |
| Gerald White (NC) | 2020 | 2nd |
| Beth Lay (Bank) | 2020 | 1st |
| Ron O'Connor (FL/GA) | 2020 | 1st |
| David Bridges (GA) | 2021 | 2nd |
| Carroll Laycock (VA) | 2021 | 2nd |
| Miriam Pflug (SC) | 2021 | 1st |
| Lindsay Harnish (FL) | 2021 | 1st |
| Pam Faile (Bank) | 2021 | 1st |
| Clement Hathaway (VA) | 2021 | 1st |
| Beverly Ratcliff (NC) | * | |

*Represents NC on board as long as serving as secretary

Site Selection Committee Report for 2020 – David Bridges presented a report of the site selection committee for 2020 consisting of Carroll Laycock. He advised that in 2020, the site is scheduled to be in the VA, PA, and MD area. He advised that once again the board would be working with Lisa Royster to find a location which will be in the Williamsburg, Virginia, area.

He expressed thanks to Ron O'Connor for coordinating the exceptional tour and steak dinner, and to the president, secretary, treasurer and Marie for all their hard work for the association.

Door Prizes – Tickets had been distributed to all retirees for drawings for prizes donated by the Credit Union. During the drawing, Bob Auman, representing the Credit Union, made some comments regarding services of the Credit Union. A drawing was held, and cash prizes were given: 5-\$20, 2-\$50, and a \$100 bill.

Adjournment – President Melton thanked all for making the 2019 business meeting a success and looked forward seeing everyone at the banquet tonight.

The meeting was adjourned.

From the Tuesday night banquet:

Door prizes:

At the close of the banquet, President Melton asked all attendees for the meeting to hand in their name tags as boxes were passed around by assisting board members. Retiree tags were in one box for the drawing and spouses and guests in another box. The drawing of the prizes of 2 one- night stays at the 2019 meeting. The lucky winners were Jim Camp and Pam Faile.

Respectively submitted,
Beverly Ratcliff, Secretary



Front row: L-R: Miriam Pflug, vice president; Pam Faile, Lindsay Harnish, Beverly Ratcliff, secretary; back row: L-R: Joan Edwards, treasurer; David Bridges, president; Beth Lay, Carroll Laycock.

NEW DIRECTORS:

Pam Faile, representing AgFirst Bank, retired from AgFirst Farm Credit Bank in 2013. She retired as Manager of the Cash Services Department. Pam has been traveling since retiring, enjoying tennis and gardening.

Lindsay Harnish, representing Florida, retired from Farm Credit of Central Florida in 2009 after 28 years. Lindsay worked in the Orlando, Lakeland and Apopka branches and retired as a Loan Officer. She has two children and two grandchildren and resides in Maitland, Fla., with her husband, Jerry.

Clement Hathaway, representing Maryland, retired in 2007, as Account Executive-Agribusiness, with 29 years of service. He is married with 2 daughters and five grandchildren. He is active in his community the Rotary Club, The Talbot Rod and Gun Club, Caroline County Chamber of Commerce, Porsche Club of America, the YMCA and the Mid-Shore Community Foundation.

Miriam R. Pflug, representing South Carolina, began her career with Farm Credit in 1977 working in the AgFirst credit department as a loan officer and credit reviewer. Later she moved to Spartanburg, where she worked during many merger transitions with the Association now known as AgSouth Farm Credit. She retired as Vice President of Marketing, with 38 years of continuous service. She and her husband, Rob, recently moved to Cedar Mountain, N.C., where they are enjoying hiking and loving the cool mountain breezes.

RETURNING DIRECTORS:

David Bridges, representing Georgia, was elected to the Board in 2017. He retired in 2015, serving 38 years in various positions with the Columbia Bank for Cooperatives, the Texas Bank for Cooperatives, FC of Southwest Florida, and FC of Florida.

Carroll Laycock, representing Virginia was elected to the board in 2017. He retired in 2016 from Farm Credit of the Virginias with 40 years of service.

Beth Lay was elected to the board in 2018. She retired from AgFirst in 2017 as Manager of Credit Risk and Reporting, with 32 years of service.

Bill Melton was elected to the board in 2016, representing South Carolina. He retired from AgFirst Bank and worked for Farm Credit in various capacities for 41 years.

Ron O'Connor was elected to the board in 2018. He retired from Farm Credit of Central Florida, as Director of Marketing in 2016 with 29 years of service.

Scott Owens was elected to the board in 2016 representing Pennsylvania. He retired from AgChoice Farm Credit in 2010 with 30 plus years of service.

Beverly Ratcliff was elected secretary of the board at its organizational meeting in 2013 and re-elected in 2015 to serve as director representing North Carolina as long as she serves as secretary. She retired from Carolina Farm Credit in 2009 after 37 years of service.

Jay Rush was elected to the board in 2016 representing Pennsylvania. He retired from AgChoice in 2000 after 26 years of service.

Gerald White was elected to the board in 2016, representing North Carolina. Gerald retired from Tar Heel Farm Credit Service (now AgCarolina) in 1989 with 22 years of service. He has been active in the Retirees Association since its beginning and served as a director during the early years.

**Scenes from the 2019 Annual Meeting
April 29 - May 1
Wyndham Bonnet Creek, Orlando, Florida**



More photos from the meeting may be seen at the association's Web site.

2018 AgFirst Retirees Association Treasurer's Report

January 1, 2018 – December 31, 2018

| | | |
|---------------------------------------------|--------------|--------------|
| BEGINNING | | \$ 24,562.03 |
| INCOME: | | |
| Annual Dues (*580.00 less 50.00 ret'd ck) | \$ 530.00 | |
| Lifetime Dues | 2,005.00 | |
| Contributions: | | |
| AgFirst Farm Credit Bank | 3,000.00 | |
| AgCarolina Farm Credit | 2,500.00 | |
| Carolina Farm Credit | 2,500.00 | |
| Cape Fear FC, ACA | 2,500.00 | |
| Interest Income | <u>10.14</u> | |
| | \$13,045.14 | \$13,045.14 |
| EXPENSES: | | |
| Annual Meeting Expenses – | | |
| Hotel | \$12,782.65 | |
| Entertainment | 500.00 | |
| ** Door Prizes (Two nights room expense) | 305.10 | |
| *** Entertainment at 2017 Annual Meeting | 200.00 | |
| Office Supplies (printer ink for Secretary) | 74.71 | |
| Deposit for 2019 Hotel Wyndham Grand | 2,628.00 | |
| Web Hosting/Domain Renewal | 0.00 | |
| | \$16,490.46 | \$16,490.46 |
| ENDING BALANCE | | \$21,116.71 |

CAROLINA COLLEGIATE FEDERAL CREDIT UNION BALANCES

AS OF 12/31/2018

| | | |
|-------------------------|------------------|-------------|
| Checking Account | \$1,390.85 | |
| Regular Savings Account | <u>19,725.86</u> | |
| | \$21,116.71 | \$21,116.17 |

*Returned Check Fee for member's check returned for closed account was waived by Credit Union.

** Payment of one night's hotel expenses each for Wilbur Cabe and Randy Osley won as door prizes.

***Check #849 to Carl Brunson for entertainment at 2017 Annual Meeting.

Large Turn Out for Retiree Golf Outing

By Beth Lay (humor added by John Lay)

This year's Retiree Association meeting offered several golf opportunities. The group played two rounds -- the first at Falcon's Fire Golf Club and the second at the Waldorf Astoria Club.



It was a great group of retirees and spouses that included Bruce Fortner, Randy Musselwhite, Stan Brunston, Troy Grant (husband of Donna Grant), Rick Moore, Darrell Riddle, Will Sandifer, Gary and Jenna Keith, Bill Ratcliff (husband of Beverly Ratcliff), and Beth and John Lay.

Surprisingly, the Waldorf Astoria does not allow cut-off jeans shorts or flip flops. Darrell Riddle said that it would have been nice to know that ahead of time. (Really, Darrell?)

It seems that everyone had a good time and the weather was great! Rumor has it that Rick Moore had the lowest score on the first day, but we failed to check with Will, Stan, and Troy for verification.

The second day low score was tragically lost on account of forgetting who had the low score.

We are planning to offer golf at next year's annual meeting; so, if you play often or only occasionally, we hope you will join us!



AgFirst District Retirees get a Taste of “Old” Florida

During the Retiree Association’s annual meeting, we had the opportunity on Monday to tour the Kempfer Ranch. We got a “taste” of old Florida, visited with Billy and Henry, who educated and entertained us with family stories of over 100 years of continuous operation of their some 50,000 acres, and learned the history of the Florida cattle industry and the challenges their family has faced and overcome in over a century of land stewardship.



Also, Jim Handley and Mike opened up the Florida Cattlemen’s Association office to us and prepared a fabulous steak dinner.

We want to say “thank you” to Ron O’Connor for his arranging the tour and steak dinner and to the Cattlemen’s Association and the Kempfer family for spending time with us, opening up their lives to us, and sharing their history and outlook for the future.

The Kempfers do an outstanding job engaging in Agri Tourism to promote agriculture and educate the public, legislators, and others.



In Memoriam

AgFirst Retirees & Spouses - 2018

Members of AgFirst Retiree Association

| | |
|------------------|--------------|
| Vonnie Creamer | March 5 |
| Catherine Faile | January 30 |
| Mark Fisher | June 26 |
| Earl Longest | April 23 |
| Shirley Milam | March 28 |
| Richard Pope | March 19 |
| Althea Reinhard | July 1 |
| Delphine Stevens | January 6 |
| Eleanor Wood | September 20 |

Other Retirees

| | |
|--------------------|--------------|
| Alice Beers | March 30 |
| Olga Berrios | March 16 |
| Adeline Bouligny | December 6 |
| Barbara Brown | September 28 |
| Henry Calhoun | February 14 |
| Pauline Carico | August 29 |
| Elba Catala | December 20 |
| Anna Cruz deTirado | November 26 |
| Billy Eden | November 8 |
| Beverly Fanning | July 10 |
| Charles Faulk | September 3 |
| Gerald Fontenot | April 2 |
| Clinton Gillespie | January 8 |
| Susan Gore | June 10 |
| Phillip Harrison | January 3 |
| Mary Hudson | May 18 |
| R. Johnson | January 11 |
| Jacquelyn Jones | March 18 |
| Kermit Lamb | April 16 |
| John Livingston | July 10 |
| David Logan | September 20 |
| Charles Magness | May 12 |
| Jimmy Mercer | March 8 |
| John Nettles | April 7 |
| Doris Newell | April 11 |
| Marguerite Palmer | October 27 |
| Langford Peace | May 28 |
| Anna Rivers | August 6 |
| Tulline Roberts | May 1 |
| Linda Robertson | March 25 |
| Lorena Rozier | November 4 |

Other Retirees, cont.

| | |
|------------------|-------------|
| Lorenza Rozier | November 4 |
| Lillian Schwalls | May 20 |
| Iris Seymour | April 4 |
| Boston Sims | February 11 |
| Roger Snipes | February 15 |
| Deborah Sox | November 30 |
| Dorothy Stinson | March 20 |
| Floyd Teague | December 16 |
| Gloria Thompson | November 25 |
| Patsy Walton | December 8 |
| Clara Waters | March 24 |
| Emily Whitten | January 28 |
| Harry Winslow | March 15 |

Spouses of Retirees

| |
|-------------------|
| Robert Brogden |
| James Brown |
| Dorothy Chaffinch |
| James Dabbs |
| Clarence Francis |
| John Greene, Sr. |
| Jean Moore |
| Sue Price |
| Paul Pruitt |

Attention - New Retirees

Welcome to the "Land of the Retired." We hope that you will consider joining your fellow retirees and former business associates by becoming a member of the AgFirst District Retiree Association.

Dues are only \$10 a year (unless you opt to join as a Life Member (see dues schedule on the membership application on page 11)).

We come together annually for a fun-filled meeting and would love for you to be a part of our annual gathering. There is also a membership application on our Web site, www.agfirstretireeassociation.org. Please consider joining today.

AgFirst Farm Credit Retiree Association

Membership Application

Today's Date _____ / _____ / _____

Please select one of the following:

_____ New Member

_____ Paying Annual Membership Renewal

_____ Converting from Annual Renewal to Life Membership

Applicant Last Name _____ First Name _____ MI _____

Address _____ City _____ State _____ Zipcode _____

Phone # _____ Cell Phone # _____ Email _____

Date of Retirement _____ / _____ / _____

Retired from _____ (name of association or bank)

if married, list spouse name:

_____ **Annual**
Annual Dues*\$10.00

Life Dues

Age 60 or below\$120.00

Age 61 to 65\$100.00

Age 66 to 70\$95.00

Age 71 to 74\$85.00

Age 75 or older\$65.00

Make check payable to the AgFirst Farm Credit Retiree Association and mail along with application to: **Joan Edwards, Treasurer 223 Philmont Dr. Columbia, SC 29223** or email completed form to: **joan.edwards107@gmail.com**

**Payment of annual dues are required in December of each year for the following year. Payment is on the responsibility of the member. Statements or reminders aren't mailed out, so please set this up on your calendar for annual payment.*

**Mark Your Calendar for the
2020 Annual Meeting
April 26-29**

The Williamsburg Lodge, Williamsburg, VA

The room rate is \$169 and is good 3 days prior and 3 days after our meeting. To make a reservation, call (800-261-9530) and refer to AgFirst as the group or make your reservation on line through this link: <https://book.passkey.com/go/>



**AgFirst Farm Credit Retiree Association
706 Carolina Ave. North
Statesville NC 28677**

**FIRST CLASS US
POSTAGE PAID
COLUMBIA SC
PERMIT 785**