

For more information, contact your local Louisiana Land Bank branch office.

Louisiana LAND BANK



Part of the Farm Credit System

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LouisianaLandBank.com

Proud to Be a Cooperative

The United Nations has declared 2012 as the International Year of Cooperatives. The slogan chosen to commemorate the year explains the reason: "Cooperative Enterprises Build a Better World." It's clear that they recognize something we have known all along: The cooperative model works and is beneficial for its member-owners.

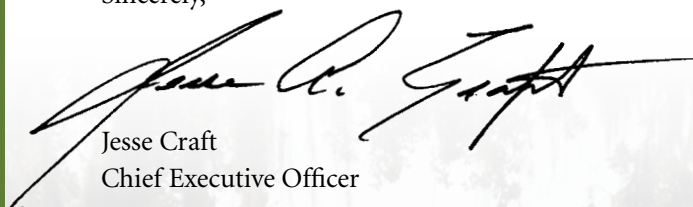
The U.N. chose to celebrate cooperatives because they are a people-centered approach to economic development around the world. People are always at the center of the cooperative model.

The same is true at Louisiana Land Bank. Our customer-owners are the reason we exist. We have a mission to provide reliable financing to creditworthy borrowers in agriculture and rural America. It's a commitment we take very seriously, because we value the role that our farmers and ranchers play in feeding our nation and the world.

As I mentioned in the last issue of Landscapes, this year marks the 95th anniversary of the Farm Credit System. The System was based on the co-op model, and that unique, member-owned approach has proven strong and resilient for almost a century now. It will continue to serve us well as we face new challenges, such as the drastic weather-related difficulties many of our customers encountered this year.

No matter what we face, we can trust that our cooperative structure will serve us all well. We will join with other co-ops to celebrate cooperatives next year, but we don't need a U.N. declaration to give us reason to be proud of our history and our structure. We know that it works, and we look forward to always sharing our triumphs and success with each of our customer-owners. Thank you for the role you play in making our co-op great!

Sincerely,



Jesse Craft
Chief Executive Officer



Special Irrigation Equipment Loans Available Through Dec. 15

Some years, Louisiana farmland almost drowns in water; this year was not one of them. Rather, the drought that many Louisiana farmers experienced during 2011 served to underscore the importance of having water available at critical times for agricultural production.

One way to reduce the production risks associated with drought is to install irrigation equipment. While the expense stops some producers from installing irrigation equipment they might not need every year, it makes sense to invest in irrigation equipment when you can afford it. If you wait until a dry year to purchase an irrigation system, it may be too late to have it when you need it the most.

To help customers wishing to purchase and install irrigation equipment in the coming year, Louisiana Land Bank recently announced a special loan program. Following are the key features of the program:

- Fixed interest rate for terms from 4 to 7 years
- Competitive interest rate
- Loans can be used for wells, land grading, new power units and pumps, pivot irrigation systems, underground pipe, risers, and the cost of converting equipment to electricity to cut down on fuel costs.
- Available through Dec. 15

Please call Louisiana Land Bank at (877) 648-5263 or contact your local branch office for more information.

Personnel News

Lynette Bradbury recently was promoted to senior loan administrator in capital markets/special assets in the Monroe administrative office.

Monica Brady, executive assistant in the Monroe administrative office, recently celebrated her 15-year anniversary with Louisiana Land Bank.

Randi Chamberlain, senior mortgage loan processor in the Port Allen office, recently celebrated her 20-year anniversary with Louisiana Land Bank.

Jack C. Dollins Jr. has been promoted to senior vice president and capital markets/special assets manager in the Monroe administrative office.

Matt Gillen, assistant vice president in the Hammond office, recently celebrated his five-year anniversary with Louisiana Land Bank.

Carol Paul, loan officer in the Shreveport office, recently celebrated her 30-year anniversary with Louisiana Land Bank.

Stephen Van Sickle recently was promoted to credit officer in the Alexandria office. He had been working in the association's special assets division since January 2011.

Debbie Waller, loan administrator in the Arcadia office, recently celebrated her 20-year anniversary with Louisiana Land Bank.

New Employees



Anthony "Tony" Douget

has been hired as the vice president of lending in the Crowley office. Tony's background includes banking experience in consumer, commercial,

agricultural and residential lending. He previously worked for Evangeline Bank and Trust and Bank of Commerce, both in Crowley. He is a graduate of Northwestern State University and The Graduate School of Banking of the South at Louisiana State University. Tony and his wife, Stephanie, have five children and five grandchildren.



Daniel James Greene

has been working at Louisiana Land Bank as an accountant while finishing his bachelor's degree in business at the University of Louisiana at

Monroe (ULM). He will join the association's Monroe administrative office full time upon his graduation in December. A native of West Monroe, Daniel plans to begin a master's degree program in business administration at ULM in spring 2012.



Sonya King

was hired as a loan administrator associate in the Alexandria office. Prior to joining Louisiana Land Bank, Sonya was a legal secretary at Gold Law

Firm, and was an administrative assistant in mortgage lending, private banking and commercial lending at Red River Bank. She and her husband, Rick, have a daughter, Rachel.



Andrew Mangialardi

is the co-op's new vice president of capital markets in the Monroe administrative office. A Farm Credit veteran, Andrew spent the

last 16 years as a senior vice president and capital markets manager for First South Farm Credit in Ridgeland, Miss. He also previously worked for CoBank and the Farm Credit Banks of Jackson, both in Jackson, Miss. Andrew has a bachelor's degree in business administration from Delta State University. He has two children, Drew, 17, and Anne, 15.



Louisiana Land Bank Sponsors Mobile Classroom in Vermilion Parish



Louisiana Land Bank is a sponsor of the Vermilion Soil and Water Conservation District mobile classroom, a newly opened 40-foot trailer that features different education exhibits.

Born out of a need for conservation education, the classroom has six stations inside — soil, water, plants, animals, recycling and a windmill presentation — that address topics relevant to natural resource conservation. For example, at the soil station, students can learn about soil nutrition and view soil under a microscope or see the impact of erosion. A plant station features several crops common to the area, including rice, wheat, soybeans and sunflowers, and displays a miniature rice field. Items made out of 100 percent recyclable materials, such as T-shirts, carpet and lanyards, are on display at the recycle station. The animal station includes a replica cow farm and explains the benefits of rotational grazing.



The classroom officially opened in September and is currently being used for fourth- and fifth-graders in Vermilion Parish.

However, organizers say it will travel to schools from Cameron Parish to Terrebonne Parish and as far north as Evangeline Parish. Louisiana Land Bank Board Chairman Ernest Girouard is also chairman of the Vermilion Soil and Water Conservation District.

For more information about the mobile classroom, visit the Vermilion Soil and Water Conservation District website at vermilionswcd.weebly.com.



Helping Young, Beginning and Small Farmers

At Louisiana Land Bank, we are committed to providing reliable financing to farmers and ranchers, and that includes those who are just getting started in the business and those who are running small operations. By financing customers who fit the criteria of young, beginning or small (YBS) farmers, we do our part to secure the future of this nation's vital agricultural industry.

We have a deep understanding of agriculture and the many difficulties involved in starting a new operation, transferring an existing operation or expanding into new commodities or territories. We have the expertise needed to finance many people who fit into the YBS group to the full extent of their creditworthiness.

Following are some of the components of our YBS lending program.

Loan guarantee programs: We work closely with many government and farm organizations, including the FSA Guaranteed Loan Program, to help farmers to get into and stay in business.

Flexible loan terms: By using flexible loan terms and working closely with other organizations and governmental agencies, we can tailor loans to fit the unique situations of YBS borrowers. In addition, through our New Generation Loan Program, we offer reduced closing costs.

AgFAST loan scoring program: AgFAST allows for quick loan approval for smaller loans and has been an asset for our YBS customers.

Sponsorships and scholarships: We actively support other programs, events, scholarships and educational activities that benefit YBS farmers and ranchers.

Definitions of Young, Beginning and Small Farmers

Young farmer – a farmer, rancher or producer or harvester of aquatic products who is age 35 or younger, as of the loan transaction date

Beginning farmer – a farmer, rancher or producer or harvester of aquatic products who has 10 years or less farming, ranching or aquatic experience, as of the loan transaction date

Small farmer – a farmer, rancher or producer or harvester of aquatic products who normally generates less than \$250,000 in annual gross sales of agricultural or aquatic products

Where Does My Loan Come From?

Most banks loan money from the deposits that people make, but Louisiana Land Bank has a different structure. Unlike other banks, we are only a lender. In other words, we don't accept deposits, so the money we loan to customers like you has to come from somewhere else.

The loan you receive as a Farm Credit customer ultimately comes from the sale of Farm Credit securities in the nation's money markets. However, it takes a little trip before it gets to you. It's what we call our flow of funds.

The Federal Farm Credit Banks Funding Corporation (Funding Corp.) manages the sale of Farm Credit systemwide debt securities. The money from these transactions goes to the wholesale Farm Credit System banks. Each bank serves a particular region. Louisiana Land Bank's wholesale bank is the Farm Credit Bank of Texas.

Louisiana Land Bank receives money from the Farm Credit Bank of Texas, and we use those funds to make loans to customers.

Interestingly, ownership within the Farm Credit System follows a pattern that is opposite from the flow of funds. Customers of each Farm Credit cooperative association, including Louisiana Land Bank, own the co-op. The local lending co-ops, in turn, own their wholesale bank. In our case, Louisiana Land Bank owns part of the Farm Credit Bank of Texas, which, along with four other wholesale banks, owns the Funding Corp.

