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**News Release
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**With Increased Net Earnings, Heritage Land Bank Pays \$3.6 Million to its Stockholders
*Bank's Rural Landowners and Agribusiness Customers Reap Benefits in Tough Economic Climate***

TYLER, Texas (March XX, 2010) – Despite a recessionary economy, Heritage Land Bank, ACA, remains strong and announces that it will pay \$3.6 million in patronage to its stockholders as a result of its 2009 net earnings of \$8 million – an increase of \$1.4 million over the prior year.

Based in Tyler, Heritage Land Bank is a cooperative rural lender and a member of the nationwide Farm Credit System, regulated by the federal Farm Credit Administration.

As a result of its continued financial success, Heritage Land Bank's customer-owners will receive more than \$3.6 million in patronage, an increase of more than \$1 million over the prior year. Because Heritage Land Bank is a cooperative, its customer-owners benefit directly from its financial performance, sharing the rewards of earnings with an annual cash patronage.

This year's cash patronage payout will be distributed to stockholders this month, lowering the effective interest rate paid by most stockholders by approximately 75 basis points. The bank's increased year-end earnings have resulted in a return-on-average stockholder's equity of 11.8 percent.

In addition, Heritage Land Bank reports total assets of \$447 million and loan volume of \$433 million. The bank's capital position is strong, with a permanent capital ratio of 14.1 percent at the end of 2009, which more than exceeds the 7 percent minimum capital ratio set by the Farm Credit Administration.

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“We take great pride in the fact that even during these tough economic times, our efficient operations have allowed us to continue our tradition of paying an annual patronage, even when many other financial institutions are unable to do so,” said Stephen Ogletree, chief executive officer of Heritage Land Bank.

This year’s payout marks the 16th consecutive year that Heritage has paid a patronage. This long-term commitment of paying patronage distinguishes Heritage Land Bank from other lenders.

About Heritage Land Bank

For more than 90 years, Heritage Land Bank has financed the rural needs of East Texans, offering a variety of loan programs and competitive interest rates for the financing of rural real estate, farms and ranches, and recreational property, as well as rural homes, livestock, equipment and agribusiness. Heritage Land Bank is part of the nationwide Farm Credit System, and is based in Tyler, Texas, with offices located in Athens, Greenville, McKinney, Nacogdoches, Palestine and Tyler. For more information about Heritage Land Bank, please visit <http://www.heritagelandbank.com/>.

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