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HeritageLandBank.com



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(903) 534-4975
(877) 404-5263

Athens Branch Office

205 South Palestine Street
Athens, Texas 75751
(903) 675-8010
(877) 456-4684

Greenville Branch Office

6601-A Wesley Street
Greenville, Texas 75402
(903) 455-2835
(866) 576-9508

McKinney Branch Office

2790 Virginia Parkway
McKinney, Texas 75071
(972) 562-6906
(888) 265-7506

Nacogdoches Branch Office

3925 N.W. Stallings Drive
Nacogdoches, Texas 75964
(936) 564-8271
(888) 395-8271

Palestine Branch Office

505 North Church Street
Palestine, Texas 75801
(903) 729-4667
(877) 456-5061

Tyler Lending Office

4608 Kinsey Drive, Suite 200
Tyler, Texas 75703
(903) 534-5040
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There is a time for everything and a season for every activity under heaven. This well-known biblical verse seems fitting when you consider recent events in agriculture and the financial sector.

Over the last few years, Heritage Land Bank has had tremendous success. For the most part, conditions have been aligned well for rapid growth. It has been a fun and exciting time to be in agricultural lending. We've been able to grow the cooperative and, equally rewarding, we have had the opportunity to watch many of your operations grow and prosper.

That is not to say that everything has been perfect. We've witnessed adverse weather conditions at times. Input costs have continued to escalate. Commodity prices have been unusually volatile, and some ag sectors have suffered. We've had our share of difficulties, but our high level of growth has been sufficient to compensate for them. When one area of our portfolio has been weak, another has been strong.

Now, we have entered a new season. The weakness of the economy and volatility in the financial markets have put a damper on our growth. Our responsibility includes safeguarding the financial integrity of the co-op, and, at the present time, that means exercising caution and growing more slowly. It also means that we must keep a close eye on our current portfolio and watch for signs of trouble.

At Heritage Land Bank, we have a mission to serve agricultural producers and rural property owners. Our resolve to fulfill that mission is strengthened in times like these. The current economy has created a financial struggle for some agricultural producers. Some ag sectors have been hit particularly hard. If you are facing hard times, we understand and will do our best to work with you in your particular situation. We also will work hard to protect your investment in Heritage Land Bank, so that we can continue to be a dependable source of credit in the future, even when other banks are pulling back.

It is always exciting at the end of every winter to finally see the early signs of spring. Together, let's hunker down and ride through the winter, as we watch for the budding of economic recovery, thankful that a new season is always just around the corner.

Sincerely,

Stephen R. Ogletree
Chief Executive Officer



MEET THE HERITAGE LAND

Our knowledgeable, friendly and experienced lending staff understands the unique financial challenges of rural life. Please contact our lending staff today and let them assist you with your lending needs.

ATHENS BRANCH



Matt Tyler, vice president and branch manager, has been with Heritage Land Bank since November 2007. He was formerly

with AgriLand Farm Credit Services in Nacogdoches, where he began his Farm Credit career in 2004. Matt serves on the Henderson County Beef Cattle Committee, the Henderson County Extension Program Council Leadership Advisory Board and the board of directors of Keep Athens Beautiful. He also is superintendent of the Henderson County Commercial Heifer Show and a member of the Athens Kiwanis Club and the Henderson County Friends of NRA. Matt is a graduate of Texas A&M University, with a bachelor's degree in animal science. Matt and his wife, Carolyn, live in Athens.

GREENVILLE BRANCH



Chad Stephenson, senior vice president/direct lending, began his career with Heritage Land Bank as a loan officer in the McKinney office

in February 2000. Chad serves on the board of the Hunt County Fair and the Hunt County Junior Livestock Association, and is a member of the Greenville Chamber of Commerce. He runs a cow/calf crossbred beef cattle operation consisting of approximately 150 crossbred cattle at his family farm in Campbell. Chad is a 1999 graduate of Texas A&M University—Commerce with a bachelor's degree in animal science. He and his wife, Miranda, have two daughters.



Kyle Nelson joined Heritage Land Bank as a loan officer in January 2009. Kyle is involved in the Greenville Kiwanis Club and is a

member of the Greenville Chamber of Commerce. He is a 2008 graduate of Texas A&M University with a bachelor's degree in finance. In his spare time, Kyle enjoys hunting, fishing and working cattle. Kyle and his wife, Kaci, are expecting their first baby in April 2010.

MCKINNEY BRANCH



Mike Overcast, senior vice president/commercial lending, has been with Heritage Land Bank since March 2003, but he began his career

with Farm Credit in 1979. He is a member of the McKinney Chamber of Commerce, the McKinney Kiwanis Club and the Dallas Ag Club. Mike is a graduate of Murray State University in Kentucky with a bachelor's degree in agriculture/business. He was born and raised on a diversified farm in western Kentucky, where his family raised cattle, hogs, corn, soybeans and wheat. He and his wife, Linda, have five children and 10 grandchildren.



Sherry Vance began her career with Heritage Land Bank in June 1980 as a clerical assistant. She advanced through the years and served

as loan officer for more than 13 years, before being promoted to her current position as vice president and branch manager. Sherry is involved in various youth livestock auctions, fundraisers and area Realtor meetings. She also is a member of the McKinney Chamber of Commerce. She attended both Southwestern Assembly of God College in Waxahachie and Collin County Community College. In her spare time,

BANK LENDING STAFF

she enjoys gardening and oil painting. Sherry and her husband, Mike, have two children and four grandchildren.



Julie Davis, loan officer, has been with Heritage Land Bank since July 2003. She is involved in various Realtor and fundraiser

events in her community. She attended Collin County Community College and Champion's School of Real Estate, where she received her real estate license. In addition, Julie attended Farm Credit University, where she earned her Lifestyle Lending and Commercial Ag Lending certificates of completion in 2007. In her spare time, she stays active with her children's school and son's hockey events. Julie and her husband, Geoff, have a son and daughter.

NACOGDOCHES BRANCH



Andy Gardner, vice president and branch manager, has been with Heritage Land Bank since November 2004. In 1995, he received

the State Star Lone Star FFA Degree in Agribusiness, and in 1997, he was a state finalist for the Star American FFA Degree. He is a 2000 graduate of Stephen F. Austin State University with a degree in poultry science. In his spare time, Andy and his father own an eight-

house broiler farm in Nacogdoches County and raise broilers for Tyson Foods. He also runs a small herd of beef cattle. Andy and his wife, Kristin, have one daughter.

PALESTINE BRANCH



Truman Lamb, vice president and branch manager, has been with Heritage Land Bank since December 2007, and recently retired

as county extension agent emeritus with more than 24 years of service to the Texas A&M University System. Truman is a member of the Palestine Chamber of Commerce and works with the Economic Development Foundation on various agricultural projects. In addition, he presents agricultural education programs to area schools and community organizations throughout Anderson and Cherokee counties. He also runs a cow/calf operation. He is a graduate of Sam Houston State University with a bachelor's degree in agriculture. He and his wife, Debra, have one son.

TYLER BRANCH



Clint Walker, vice president and branch manager, has been with Heritage Land Bank since May 2006, and was formerly a

loan officer with Capital Farm Credit in Bryan, Texas. He serves on the board of directors for the Smith County Junior Livestock Show and is a member of the Smith County A&M Club and East Texas Farm & Ranch Club. In his spare time, he runs a cow/calf and hay operation. He is a 1995 graduate of Texas A&M University with a degree in agricultural economics. He and his wife, Rhonda, have one daughter.



Jennifer Dobbins began her career with Heritage in May 2000, and has held several positions with the bank, including administrative

assistant and loan processing manager, prior to being promoted to her current position as vice president/relationship manager in July 2007. Jennifer is involved as an ambassador with the Rusk County Chamber of Commerce and participates in various community events with the Greater Tyler Area Realtors and Tyler Area Chamber of Commerce. She was recently selected by management to participate in the Farm Credit Association Leadership Program. Jennifer is a graduate of the University of Texas at Tyler with a degree in economics and a concentration in business. Jennifer and her husband, Michael, have a son and a daughter.

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