



ALABAMA  
FARM  
CREDIT

# Alabama Farm Credit Member Newsletter

October / 2025 Edition

## Growing Together This Fall

Fall has arrived in Alabama, bringing cooler weather, busy harvests, and a chance to reflect on the hard work of our farming families. We're proud to stand beside you as you build your operations, your homes, and your futures.

In this issue, you'll find updates on recent events, highlights from our members, and resources designed to support your goals. From celebrating Beef Month to recognizing the impact of scholarships and community programs, we're excited to share the stories that make our cooperative strong.

Thank you for being part of the Alabama Farm Credit family. Together, we're growing communities, supporting agriculture, and shaping the future of rural Alabama.

Event Recaps

Farm Shield

Member Spotlight

ABOL Refresh

## A Message from the Board of Directors

Hard to believe 2025 is already winding down!

It's taken me this long to start writing "25" on my checks. Like many of you, I'm enjoying the cooler mornings—at least before lunch when summer sneaks back in.

As we close out another year, the Board of Directors and I want to take a moment to thank our employees and members for making Alabama Farm Credit the strong, growing cooperative it is today.

Our employees continue to go above and beyond—serving members with professionalism, care, and dedication. On behalf of the Board, thank you for your hard work and for keeping this organization rooted in the values that make Alabama Farm Credit special.

Because of your efforts, we've seen another year of remarkable growth and stability.

As of September 30, 2025:

- Loan volume is up \$70.5 million since the beginning of the year and \$89.2 million from the same month last year.
- Net Interest Income reached \$22.9 million, up \$1.7 million from 2024.
- Net Income totaled \$14.9 million, which is \$3 million ahead of last year.
- Overall, Alabama Farm Credit achieved a \$96.5 million increase in assets and 7.1% growth on the balance sheet—a strong sign of stability even during a slower lending cycle across the industry.

These results are a direct reflection of your trust, our team's dedication, and the shared mission that drives us forward.

We're also proud to celebrate the success of the Together We Grow Foundation, which continues to make a lasting impact on rural youth and the future of agriculture.

- Over the past three years, the Agri-Shoot has raised more than \$77,000, including \$36,000 in 2025 alone.
- These funds have already provided 22 scholarships for local students, with more to come in 2026.
- This year's Agri-Shoot brought together over 20 teams and 30 sponsors, all investing in the next generation of agricultural leaders.

We also saw another great turnout for Ag Night, where farmers, families, and industry leaders gathered to celebrate and raise funds for future scholarships. Last year, the Foundation awarded eight \$2,500 scholarships, and that number continues to grow thanks to your generosity.

Agriculture will always bring its challenges—but Alabama Farm Credit stands ready to support our members through every season.

We are honored to serve you, proud of what we've achieved together, and excited for what's ahead in 2026.

If you ever need anything from your Board, please don't hesitate to reach out to any one of us.

Thank you for being part of the Alabama Farm Credit family.



*Matt Christjohn*

**Matt Christjohn, Board Chairman**

Dear Members,

As we look toward 2026, we can't help but feel inspired. Agriculture has always been a story of resilience, and this past year proved that again across every acre of Alabama. Despite dry fields, market swings, and rising input costs, farmers and ranchers continue to show the kind of grit that defines our communities.

At Alabama Farm Credit, we see your challenges up close. Weather conditions continue to test forage and fall planting. Commodity prices remain uncertain. Poultry and livestock producers face new pressures with biosecurity and feed costs. But through it all, Alabama agriculture stands strong, and so do we.

Our commitment to you is simple. We'll keep showing up with financial solutions that work for real operations, not one-size-fits-all plans. We'll continue to lend with local knowledge, strong relationships, and sound judgment. And we'll keep advocating for policies that protect producers, support rural economies, and ensure access to credit for generations to come.

The next year holds incredible opportunity. Through programs like our Young Farmers Advisory Committee, the Together We Grow Foundation, and our internship initiatives, we're investing in the next generation of agricultural leaders. They're learning, growing, and preparing to carry the mission forward, proof that the future of Alabama agriculture is bright.

We believe deeply in this work. In the land. In the people. In the power of agriculture to unite and sustain our communities.

Thank you for letting us be part of your story. We are proud to stand beside you, in the fields, at the sale barns, and in corners of our north Alabama territory, as your trusted partner in agriculture.

Together We Grow. Together We Are Alabama Farm Credit.

*Mel Koller*

Mel Koller, Chief Executive Officer





# FARM SHIELD

## RYAN HEFFEL NAMED DIRECTOR OF FARM SHIELD

We are excited to share important news from the Alabama Farm Credit family. Ryan Heffel has been promoted to Director of Farm Shield.

Ryan brings more than a decade of experience in the Farm Credit System and has been part of Farm Shield since day one. In his previous role as Crop Insurance Agent and Sales Manager, he played a key role in building the agency from the ground up. As Director, he will continue advancing Farm Shield's mission, enhancing services, expanding our reach, and ensuring members receive the high-touch service that sets us apart.

"Farm Shield has given me the opportunity to grow personally and professionally by learning new skills and knowledge in the crop insurance industry, forming new relationships with members, and challenging me to become better at my trade," Ryan said. "I am excited to step in as Director and build on the strong foundation in place to serve our community well."



"Ryan has been instrumental in building Farm Shield from the ground up," said Mel Koller, CEO of Alabama Farm Credit. "His vision, expertise, and commitment to our members make him the right leader to guide Farm Shield into its next chapter."

We also want to take a moment to recognize Nathan Kinnaman, whose contributions helped shape the strong foundation Farm Shield stands on today.

We invite you to stop by our Meridianville branch to meet Ryan and his team, Tammy Bryant and Ashton Patterson, and learn more about how Farm Shield can help protect your operation.

LEARN MORE  
ABOUT RYAN



# MEMBER SPOTLIGHT

## Rainwater Ranch



For Coltin and Lauren Rainwater, the love of agriculture runs deep. When Coltin was just four or five years old, his dad had cattle on a small leased property. That land felt like the whole world, until it was sold to a subdivision developer. Watching it disappear left a lasting mark. It planted a dream that one day, he would build something of his own that couldn't be taken away.

As the years passed, that dream grew into what is now Rainwater Ranch. For the Rainwaters, agriculture isn't just about raising animals, it's about raising character, integrity, and grit. They wanted their children to grow up with those same values, learning lessons that only farm life can teach. When they imagined their future, they saw more than fences and fields, they saw family weekends, lessons in hard work, and stories shared under Alabama skies.

That vision has become their reality. Their son has grown up surrounded by the rhythms of ranch life, feeding cows, stacking firewood, checking fences, dove hunting, and swimming in the pond after chores are done. Watching him learn responsibility, perseverance, and a love for the land has been everything they hoped for. Rainwater Ranch isn't just their livelihood, it's their legacy in motion.

As the ranch grew, they began sharing more of their story online, giving people a behind-the-scenes look at what it really takes to get beef from pasture to plate. That authenticity helped them connect with customers across the region. People began to trust not just their product, but the people behind it. The result? A loyal following, a growing waitlist for Rainwater Ranch beef, and a renewed commitment to serve their community with honesty and heart.

When it came time to expand, the Rainwaters knew they needed the right partner. Taking on a big loan felt daunting, until they learned more about Alabama Farm Credit and heard the stories of other farmers who had found real support there. It wasn't a faceless corporate lender; it was a team that understood agriculture, community, and the challenges that come with both. They knew the Rainwaters' operation, their goals, and what the land meant to them.

That trust made all the difference. With Alabama Farm Credit, Coltin and Lauren weren't just another account number, they were family. The team believed in their dream the same way they did, and because of that, Rainwater Ranch continues to grow, one acre, one herd, and one hard day's work at a time.



# 2025 AG NIGHT



Raises \$2k

Ag Night is a truly memorable celebration of agriculture and the next generation of farmers. The recent Rocket City Trash Pandas game in 2025 brought together Young, Beginning, and Small (YBS) farmers, industry leaders, and the community for an inspiring evening filled with learning, fun, and support for agricultural youth.

The event featured a VIP panel discussion on growing, starting, and marketing agricultural operations, complemented by engaging activities like live animals, games, and a delicious dinner. The excitement continued with a baseball game and a spectacular fireworks display.

We're proud to announce that Alabama Farm Credit and our Young Farmer Advisory Board raised impressive funds for scholarships benefiting future agricultural leaders through the Together We Grow Foundation.

Thank you to everyone who joined us and helped make this event so special. We can't wait to see you all again at Ag Night 2026!





## Together We Grow 2025 Agri-Shoot raises \$36,000

Together We Grow Foundation's 3rd annual Agri-Shoot was September 23rd! This exciting event brings together our community in support of scholarships for high school and college students, helping them pursue their educational goals.

We're incredibly grateful for the ongoing support from our sponsors, partner organizations, volunteers, and participating teams. Your involvement makes all the difference.

We were able to raise \$36,000! We're already looking ahead to Agri-Shoot 2026 as we continue working together to support and empower the next generation. Save the date! Friday, September 18<sup>th</sup>.





## From Alabama to Capitol Hill: Farm Credit's 2025 Fly-In

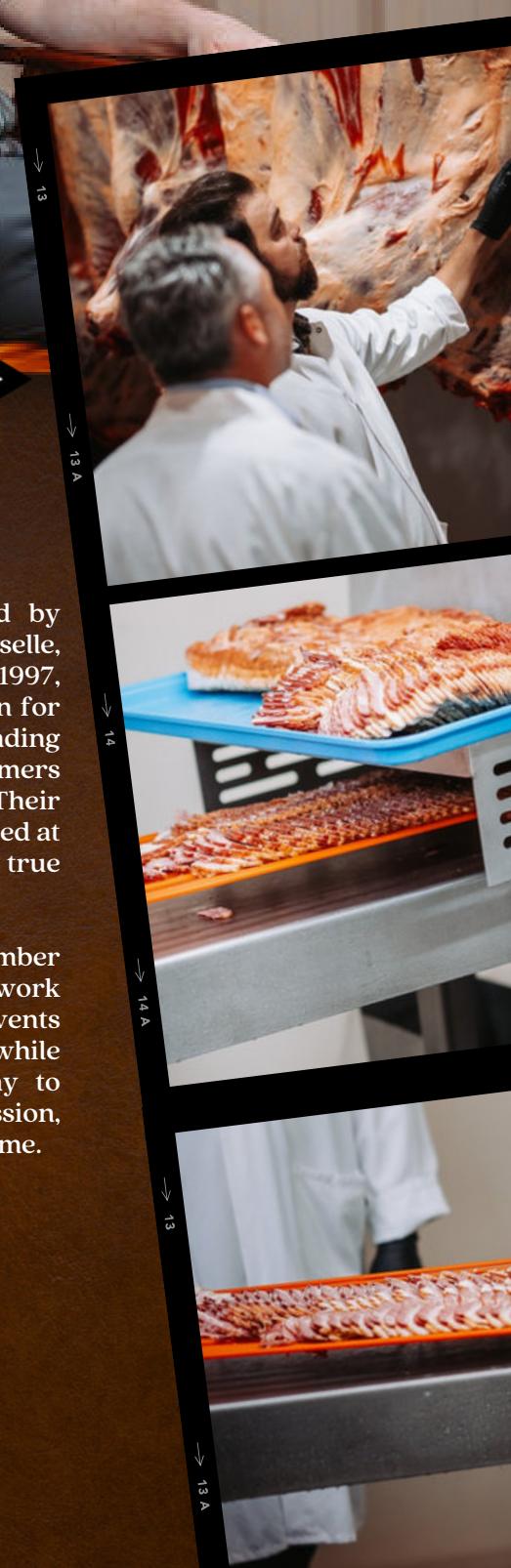
Every other year, the Farm Credit System gathers in Washington, D.C., for the annual Farm Credit Fly-In, a time for directors, employees, and customers from across the country to meet with members of Congress and share the Farm Credit story. The Fly-In helps strengthen relationships on Capitol Hill and reminds policymakers just how vital our mission is to rural communities and agriculture nationwide.

Alabama Farm Credit will once again take part in this year's event, joining others from across the System to represent the voices of our members back home. It's an opportunity to discuss the issues that matter most to farmers and rural businesses in our state, everything from access to credit and crop insurance to the everyday challenges of running a family operation.

One of the highlights of the Fly-In is the Farm Credit Marketplace Reception, where guests get a chance to meet producers and sample the goods that make each region unique. Thousands of congressional members, staff, and agricultural leaders attend this event each year, and it's always a proud moment to showcase what we have to offer.

This year, we will be represented by Weaver Meat Processing of Hartselle, Alabama. Family-owned since 1997, Weaver has built a strong reputation for quality meat processing and outstanding customer service, serving customers from Mobile to Nashville. Their handcrafted beef jerky will be featured at the reception, giving attendees a true taste of Alabama's rural excellence.

We're honored to highlight a member business that embodies the hard work and quality that define our state. Events like the Fly-In are a reminder that while our reach may extend all the way to Washington, our heart, and our mission, remain firmly rooted right here at home.





## Farm Credit Leads Ag Group Support for Farm Bill 2.0

More than 260 agricultural organizations from all 50 states and Puerto Rico have joined together urging Congress to pass Farm Bill 2.0. In a joint letter to Congressional leaders, the coalition expressed gratitude for progress made so far but emphasized that current measures are not a substitute for a full Farm Bill. The signatories stress that a comprehensive bill is vital to strengthen rural communities, sustain farmers and ranchers, and ensure the long-term stability of American agriculture.

The letter acknowledges that recent legislation has provided helpful support for agriculture but argues it cannot replace the wide-ranging programs included in a traditional Farm Bill. From conservation and crop insurance to rural development and research, these programs form the backbone of a resilient food system.

Farm Credit, which helped lead this effort, reiterated its commitment to advocating for farmers and rural communities nationwide. "While Farm Credit is extremely grateful for the vital provisions included in the budget reconciliation bill that strengthen long-term stability and competitiveness, further legislation is needed to meet the evolving needs of U.S. agriculture" said Farm Credit Council President and CEO Christy Seyfert.

SCAN TO READ  
THE FULL LETTER



# Congratulations

## 2025 Scholarship Recipients



ANNALEE ALLEN



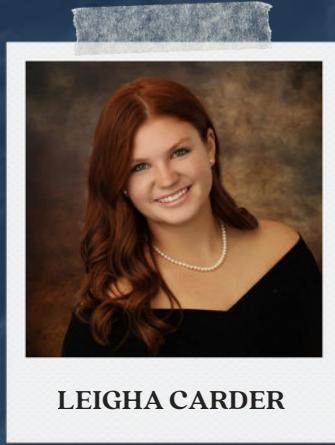
CARLA CARMONA  
ACOSTA



JON BRIDGES



JULIE JACKSON



LEIGHA CARDER



MACY  
FORTENBERRY



MATTIE RAE  
GILLESPIE

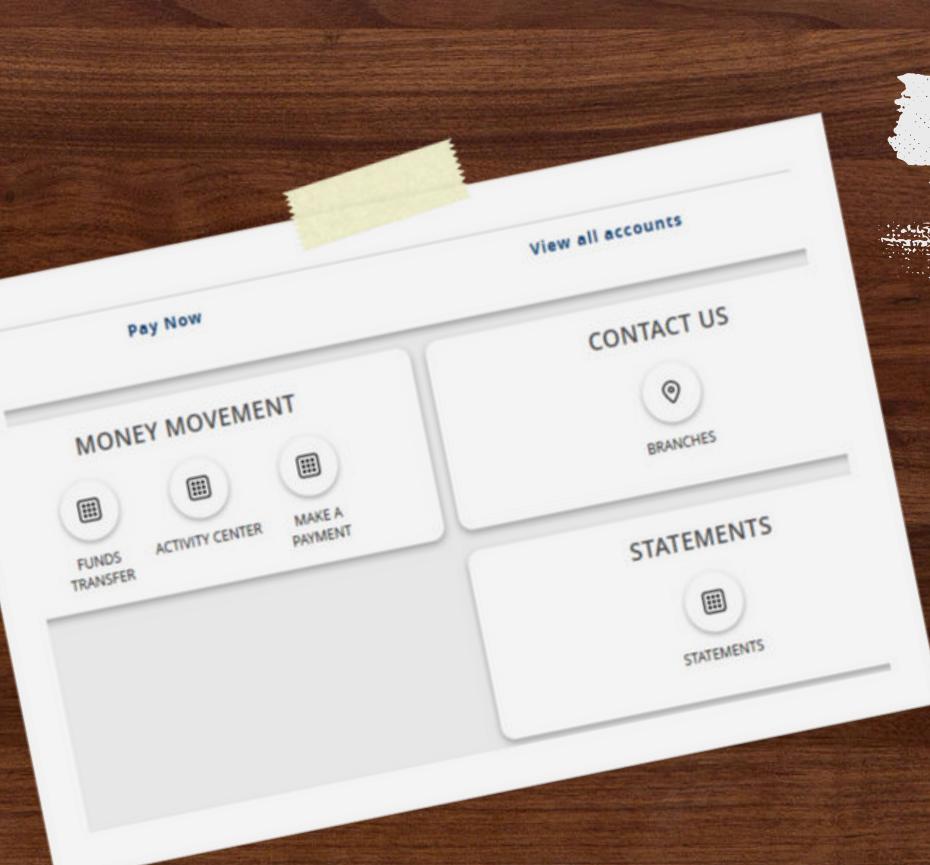


MORGAN  
STUDDARD

## Together We Grow Foundation

We're excited to introduce this year's group of talented students awarded the Together We Grow Foundation Scholarships. These scholarships help support the next generation of agricultural professionals as they pursue their education and build their futures in agriculture.

Join us in congratulating these outstanding recipients! We can't wait to see how they grow and contribute to the future of our industry!



## ABOL Refresh

Same trusted service, now with a cleaner design. Think of it as washing the mud off the tractor, everything runs the same, just looks shinier. Log in with confidence, it's still us, just shinier.

\*Image to the left is the view after you have logged in and selected your favorites (loans).

## Summer Internships

This summer of 2025, Alabama Farm Credit welcomed two outstanding interns who made a lasting impact across the association. For two months, Angela Harris and Michael Mathis rotated through multiple departments and divisions, gaining valuable experience and a clear view of the many inner workings that drive our organization each day.

Our internship program began in 2023, and its success continues to grow. With the positive results already seen, we look forward to offering this opportunity to future students for years to come.

Program details, including internship requirements and application dates, are on the Alabama Farm Credit website.

  
**LEARN MORE**  
ABOUT OUR  
INTERNSHIPS



# Don't Miss These Deadlines!

## Here's what's coming up:

### Scholarship

Applications  
open soon!

#### BE NOTIFIED

Sign-up by text for  
scholarship alerts



### Internships

2026 Applications

SCAN TO APPLY

**Submissions Due by**

**12.31.25**



Together We Grow. Together We Are  
Alabama Farm Credit.

Stay Connected!



*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.*