



Farm Credit

Rural America's Customer-owned Partner

NEWS RELEASE

For immediate release

Contact: Justin Cruise, Marketing Specialist

Phone: (540) 977-5707

Fax: (540) 977-0084

E-mail: jcruise@agfirst.com

(Electronic copy available by email)

www.farmcreditofvirginias.com

Diem Finishes as Runner-Up for Top Loan Officer Award

Keith Diem, a loan officer in the Lewisburg branch of Farm Credit & Country Mortgages, finished the year as runner-up for the company's 2005 Top Loan Officer Award.

Diem competed for the honor with over sixty other loan officers working for Farm Credit of the Virginias, in a territory that includes twenty-four offices serving customers in 96 counties in Virginia, West Virginia and Maryland. The award is based on a system that gives points for loan growth, new customers, income produced, marketing activities and total number of loans handled during the year.

Diem also works on his family farm and serves as president of the Greenbrier County Cattlemen's Association. He lives in Caldwell with his wife, Debra, and their two daughters.

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Peery Heldreth Joins Farm Credit & Country Mortgages

Peery Heldreth has joined Farm Credit of the Virginias after spending four years with Colonial Farm Credit in Mechanicsville, Virginia. Heldreth will serve as Country Mortgages Regional Manager and will oversee ten loan officers serving 96 counties from the company's Roanoke office. The Country Mortgages division of Farm Credit offers loans for home purchases, new construction and refinancing.

"We are very excited to have Peery join us," said Bette Brand, Farm Credit's Chief Sales Officer. "He comes to us from a similar position at Colonial Farm Credit and his experience will be a great benefit to our Country Mortgages team and the customers we serve."

Peery now lives in Roanoke with his wife, Becky, and their three children.

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Mike Monroe Completes Farm Credit's Online Training Program

Mike Monroe, a loan officer in Farm Credit & Country Mortgages' Clarksburg branch, has graduated from Farm Credit University, an educational program that combines online courses, mentoring and on-the-job training in all phases of agricultural, commercial and rural finance and lending.

Dr. David Kohl, professor emeritus of Agricultural and Applied Economics at Virginia Tech and an internationally-recognized expert on rural finance, serves as the lead instructor for the program. With the input of Farm Credit's senior management staff, Dr. Kohl developed fifteen modules for two different instructional degree courses: Country Living and Commercial Lending. Students take nine months to one year to complete each course and must work together to present a final case study to Dr. Kohl and the Farm Credit management team to graduate.

"The bottom line to *Farm Credit University*," said Dave Lawrence, Farm Credit of the Virginias CEO, "is that the better our employees understand the needs of rural America and agriculture, the better they can serve the full and part-time farmers, agribusinesses and rural homeowners in the communities we serve today and those Farm Credit will serve in the future."

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Gail Sykes Completes Farm Credit's Online Training Program

Gail Sykes, a loan officer in Farm Credit & Country Mortgages' Abingdon branch, has graduated from Farm Credit University, an educational program that combines online courses, mentoring and on-the-job training in all phases of agricultural, commercial and rural finance and lending.

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Jeff Powell Completes Farm Credit's Online Training Program

Jeff Powell, a loan officer in Farm Credit & Country Mortgages' Lewisburg branch, has graduated from Farm Credit University, an educational program that combines online courses, mentoring and on-the-job training in all phases of agricultural, commercial and rural finance and lending.

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McDaniel Finishes as Runner-Up for Top Loan Officer Award

Paul McDaniel, a loan officer in the Wytheville branch of Farm Credit & Country Mortgages, finished the year as runner-up for the 2005 Top Loan Officer Award in the financial cooperative's Southwest Region.

McDaniel competed for the honor with twenty-one other loan officers in Farm Credit's Southwest Region, which includes eleven branch offices that serve customers in 72 counties in Virginia, West Virginia and Maryland. The award is based on a system that gives points for loan growth, new customers, income produced, marketing activities and total number of loans handled during the year. He ranked first in both the region and the entire association territory for new customer development.

A native of Wytheville, McDaniel is a graduate of Virginia Tech with a master's degree in Forest Products Marketing. He is member of the Wythe County Agriculture Association and the Wytheville Rotary Club.

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Lateisha Beard Joins Farm Credit & Country Mortgages

Lateisha Beard has joined Farm Credit & Country Mortgages as a loan officer trainee and will specialize in mortgage origination. A native of Denmark, South Carolina, Beard is a graduate of Benedict College with a degree in Business Administration. She will work from the company's office in Roanoke. Beard brings prior experience to the position having worked for AgFirst Farm Credit Bank in Columbia, South Carolina before joining Farm Credit of the Virginias.

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Melvin Woodson Joins Farm Credit & Country Mortgages

Melvin Woodson has joined Farm Credit & Country Mortgages as a loan officer trainee and will specialize in mortgage origination. A native of Chase City, Va., Woodson is a 2005 graduate of Virginia State University with a degree in Economics and Finance. He will work from the company's office in Forest, Va., serving Bedford County. Woodson brings prior experience to the position having worked for SunTrust Mortgage in Richmond before joining the Farm Credit team.

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GRADY NAMED FARM CREDIT'S TOP LOAN OFFICER FOR 2005

F.J. Grady, Branch Manager at the Oakland branch of Farm Credit of the Virginias has been named 2005's Top Loan Officer in the financial cooperative's Southwest Region.

Grady competed for the honor with 21 other loan officers in Farm Credit's Southwest Region, which includes eleven branch offices that serve customers in 72 counties in Virginia, West Virginia and Maryland. The award is based on a system that gives points for loan growth, new customers, income produced, marketing activities and total number of loans handled during the year. "There is no one more deserving of this special recognition than F.J.," said Scot Davis, Farm Credit of the Virginia's Southwest Regional Sales and Lending Manager. "He continues to set high goals and then exceeds them. The team in Oakland goes the extra mile in making sure that Farm Credit customers get the exceptional service they expect for all their financial needs."

F.J. is a resident of Keyser, West Virginia, where he lives with his wife, Janet, and two children, Tyler and Carly.

Farm Credit of the Virginias' Oakland branch is located at 13195 Garrett Highway.

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WYTHEVILLE FARM CREDIT WINS TOP BRANCH AWARD

For the fourth consecutive year, the Wytheville branch of Farm Credit of the Virginias has been named the Top Branch of the financial cooperative's Southwest Region.

The award was presented to Area Manager/Wytheville branch manager Mike Jonas and his team at Farm Credit's Sales Meeting in Lexington, Virginia on February 22.

Sharing the honors with Jonas were Wytheville team members and loan assistants Vanessa Brown and Gale Lynn, and loan officers Greg Clabaugh and Paul McDaniel.

"Winning the Top Branch Award for four straight years is an outstanding accomplishment and one that this group should be very proud of," said Scot Davis, Farm Credit's Regional Sales and Lending Manager. "Mike and his team continue to go the extra mile to provide service to their customers. Wytheville truly sets the pace for our other Farm Credit branches to follow."

Davis noted that Wytheville competed with eleven other branch offices in Farm Credit's Southwest Region, which includes 72 counties in Virginia, West Virginia and Maryland. The Top Branch Award is calculated on a system that rewards points based on loan growth, quality of loans, new customer growth and past due percentage.

The Wytheville branch of Farm Credit of the Virginias, located at 660 Pepper's Ferry Road, serves customers in the Virginia counties of Bland, Carroll, Floyd, Giles, Grayson, Montgomery, Pulaski and Wythe. The branch also operates outpost offices in Hillsville, Dublin, and Floyd.

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