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LouisianaLandBank.com

## Rural America's future is in good hands



Stock show season will soon be here, and there is no better time or place to see rural America's future leaders in action.

Every well-groomed animal in the junior livestock show ring represents months of hard physical work and time invested by a young person. While developing an appreciation for agriculture, those youngsters gained self-confidence and learned about sacrifice, perseverance and responsibility — the building blocks of character.

As part of our mission, Louisiana Land Bank, ACA also supports young farmers and ranchers who have chosen careers in production

agriculture. Through our young, beginning and small farmer loan program, we try to go the extra mile to help these up-and-coming producers obtain financing for their operations.

At year-end 2020, 13.2% of Louisiana Land Bank loans were to young farmers and ranchers, defined as age 35 and under, while 51.1% of all association loans were to beginning farmers and ranchers with 10 or fewer years of farming experience. Nationally, young farmers and ranchers represented 10.8% of all Farm Credit System loans that year, and beginning producers accounted for 17.6% of all System loans. We will share the association's latest numbers this spring in our 2021 annual report.

Based on the most recent USDA data, the average age of farmers in the U.S. is 57.5. As more producers retire, new farmers and ranchers will be needed to take their place. At Louisiana Land Bank, we are pleased to partner with FFA, 4-H, commodity groups and other agricultural organizations to help develop the next generation of farmers and ranchers — a generation with the leadership skills, technical ability, business knowledge and strong work ethic that is the backbone of the agriculture industry.

Remember those benefits the next time you see a youngster leading a steer around the show ring at your county fair. It's not just about the steer — it's about young people and the future of agriculture.

See you at the show!

F. Stephen Austin  
Chief Executive Officer



Part of the Farm Credit System

# Directors reelected to Land Bank board

Louisiana Land Bank stockholders recently reelected two association board members — Cullen M. Kovac and Edward W. “Ed” Patrick Jr. Kovac represents the Monroe and Arcadia branch areas, and Patrick represents the Tallulah branch area.

Stockholders also elected a new board member, Robert A. “Bobby” Hanks, to represent the Crowley branch area. The directors will serve three-year terms.



## **BOBBY HANKS**

Robert A. “Bobby” Hanks is CEO of Supreme Rice, the largest rice milling business in Louisiana. He currently serves as the chairman of both the USA Rice Federation and the Louisiana Agricultural Commodities Commission. Hanks is originally from Lafayette and currently resides in Rayne, Louisiana.



## **CULLEN KOVAC**

Cullen M. Kovac is a co-owner/operator of Kovac Cattle Inc., a cow-calf and stocker operation. Kovac is board vice president of the Fiske Union Water System. He serves on the West Carroll Parish School Board and the boards of the West Carroll Parish Farm Bureau and the West Carroll Parish Soil & Water Conservation District. Kovac also is a member of the Cattle Producers of Louisiana, the West Carroll Parish Cattlemen’s Association and the Louisiana Farm Bureau, where he serves on the livestock committee. He is vice chairman of Louisiana Land Bank’s board of directors and chairman of its governance committee.



## **ED PATRICK JR.**

Edward W. “Ed” Patrick Jr. farms cotton, rice, corn and soybeans. He is co-owner, operator and secretary/treasurer of Joe’s Bayou Gin, and secretary/treasurer of Joe’s Bayou Farm Supply. He is board president of two other farming entities, PP&E Corporation and Pop Pat Inc. He also serves on the board of the East Carroll Parish Farm Bureau, and is a member of the Louisiana Rice Growers Association and the Louisiana Cotton and Grain Association.

## **Land Bank board reappoints Soileau**



## **BOBBY SOILEAU**

Dr. Robert James “Bobby” Soileau was reappointed to the Land Bank board for another three-year term. Soileau is the director of the LSU AgCenter’s Agricultural Leadership Development Program. He also works with the center’s Agricultural Leaders of Louisiana and is treasurer of the Louisiana County Agricultural Agents Association.

# Know how to stay safe from phishing attempts

You have something scammers want. To get it, they'll try all sorts of ways to trick you. That includes email, phone calls, texting, messaging apps and social media channels.

**Here are some tips for keeping your personal information and finances safe.**

## 1 Know the red flags

Scammers try to persuade you to give information, hand over money, click on a link or open an attachment. Their messages often sound urgent — requesting an immediate response — or too good to be true.

Be wary of unexpected attempts to get you to act. Responding or clicking could expose you to fraud, fake websites and malicious software.

## 2 Verify authenticity

Phishing pros often impersonate someone or something you trust, such as a friend, service provider, charity or government agency.

It's hard to tell who's behind a profile picture, logo, email address or website. If anything seems unusual, verify whether the message is authentic — and report it if it isn't. Reach out using contact information you know is correct, such as calling the number on a legitimate website you researched online.



## 3 Be aware of phishing alternatives

Most people think of email when they hear the word “phishing.” But there’s also vishing (voice phishing), smishing (SMS text message phishing) and more.

If you get a call, text or chat out of the blue, don’t provide information, click on links or call numbers provided. Break off communication and find a legitimate way to make contact.

## 4 Watch your accounts

Banking is one of the top industries targeted by cybercriminals. Remember, companies don’t usually contact you to ask for account information or your password. Louisiana Land Bank definitely will not do this.

Check your loan and bank accounts periodically to make sure nothing’s out of place. Regularly update your security software, operating system, apps and account passwords.

And share these tips with everyone in your household and business. Better safe than sorry!

## New Team Members



### Rachel Burnaman

*Loan Administrator, Alexandria Branch Office*

Rachel joined the Alexandria team as a loan administrator in May 2021. The Alexandria native attended Louisiana State University of Alexandria and has approximately seven years of banking experience. She and her husband, Dustin, reside in Pineville, Louisiana, with their five children.



### Patrick Harrison

*Loan Officer Associate, Hammond Branch Office*

Patrick joined the Hammond team in June 2021. He graduated from Louisiana State University in May 2021 with a bachelor's degree in agribusiness. Originally from the Shreveport area, he now resides in Springfield, Louisiana. Patrick enjoys fishing and hunting in his spare time.



*Emily Hodges Boyd*

## Louisiana Land Bank mentors Southeastern University student

Emily Hodges Boyd recently got an inside look at what Louisiana Land Bank is all about when she participated in the association's summer internship program. During her time with the association, she assisted the Port Allen branch office with various loan support duties. Boyd plans to receive her bachelor's degree in finance from Southeastern University in fall 2022.

Tyra Knight, Louisiana Land Bank vice president of human resources, said the internship program has been beneficial for both the association and the students.

"We typically look for agriculture, business or finance candidates for our internship program, and receive a great sense of satisfaction in helping train future agricultural and business leaders," Knight says.

## Stay connected with Louisiana Land Bank

At Louisiana Land Bank, we want to keep you in the loop on everything that's happening here. We also want to ensure you receive important updates regarding your accounts.

That's why it's critical that we have your current contact information.

### Keep your contact info up to date

If you've recently moved, changed addresses or updated your phone number, please take a few minutes to let us know.

By keeping your contact information up to date, you will receive these communications in a timely manner:

- Patronage checks
- Election information
- Stockholder notifications
- Ag Banking Online updates
- Annual reports

### How to update your contact information

The fastest way to change your contact information is by contacting your local branch office for assistance.

