

RURAL LIVING YOUR WAY

LEADER

Farm Credit of the Virginias ~ Winter 2019



Overcoming the Challenge of Transitions —
County Line Construction, County Line Materials & Rolling “K” Farms

Farm View Cabin: A Place for Reflection & Healing

Garland Comer & Lazy C Farms:
From Small Family Farm to Large Growing Operation



SAVE THE DATE

FARM CREDIT



DAIRY MANAGEMENT INSTITUTE



2020 Dairy Management Institute

March 25, 2020 | Rocky Mount, VA
Franklin Center, 50 Claiborne Ave., Rocky Mount, VA
9:30 a.m. – 2:30 p.m.

March 26, 2020 | Dayton, VA
Dayton United Methodist Church, 215 Ashby St., Dayton, VA
9:30 a.m. – 2:30 p.m.

Program Highlights:

This year's agenda will include a discussion of the benchmarks from 2019 and a producer panel focused on "What's next for your dairy?"; looking at farm transition and strategic planning. The featured morning speaker will be Dr. Gordie Jones of Central Sands Dairy in Wisconsin. Dr. Jones is a widely recognized veterinarian and dairy consultant that has been in the forefront of many new innovations in the areas of cow comfort and nutrition.

Lunch will be provided.

For more information or to sign up, please contact:

Becky Daubert, Loan Officer

Farm Credit of the Virginias, ACA | P.O. Box 2550, Harrisonburg, VA 22801
540.434.5385 ext. 5281 or 800.919.FARM | RDaubert@FCVirginias.com

Completed packets are due no later than March 1.

There is no cost to attend this event, and you do not need to be a Farm Credit customer to participate. You will need to submit numbers for your operation to attend either meeting.

 FARM CREDIT

Knowledge Center



LEADER

is published quarterly for stockholders, directors and friends of Farm Credit of the Virginias.

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Peery Heldreth

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Address changes, questions, comments or requests for copies of our financial reports should be directed to Farm Credit of the Virginias, ACA, by writing P.O. Box 899, Staunton, VA 24402 or calling 800.919.3276. Our annual and quarterly financial reports can also be obtained by visiting our website at FarmCreditoVirginias.com.

Farm Credit of the Virginias furnishes data to credit reporting agencies. The Association's reporting efforts are important for aiding consumers in obtaining credit, assisting businesses in credit approval, providing consumers with timely and accurate personal credit information, reducing fraud and abuse, helping prevent identity theft, and minimizing errors in credit reporting. If you have questions regarding this process, please contact our Credit Desk at 540.886.3435 ext. 5224.





Holiday Schedule

Our offices will be closed on the following dates:

Dec. 24 & 25 – Christmas Holidays
(Tuesday & Wednesday)

2020

Jan. 1 – New Year’s Day (Wednesday)

Jan. 20 – Martin Luther King, Jr.’s Birthday
(Monday)

Feb 17 – Company-wide Employee Meeting
(Monday)

May 25 – Memorial Day (Monday)

July 3 – Independence Day Observed (Friday)

Sept. 7 – Labor Day (Monday)

Nov. 11 – Veterans Day (Wednesday)

Nov. 26 & 27 – Thanksgiving Holidays
(Thursday & Friday)

Dec. 24 & 25 – Christmas Holidays
(Thursday & Friday)

In This Issue

MESSAGE FROM THE PRESIDENT
Meeting the Challenges of Global
Changes and Generational Shifts 4

ASSOCIATION NEWS
Director Election Results 6

Call to Serve 7

Nominating Committee 7

FEATURE STORY
Overcoming the
Challenge of Transitions —
County Line Construction,
County Line Materials &
Rolling “K” Farms 8

Farm View Cabin: 10
A Place for Reflection & Healing

KNOWLEDGE CENTER
Step 1: Acquire Knowledge 12
Step 2: Apply Knowledge

YOUNG FARMER SPOTLIGHT
Garland Comer & Lazy C Farms: 14
From Small Family Farm to
Large Growing Operation

INDUSTRY NEWS
CAP News 16

ASSOCIATION NEWS
Unclaimed Funds 17

FINANCIAL REPORT
Third Quarter 2019 23



Peery Heldreth

Meeting the Challenges of Global Changes and Generational Shifts

As the days grow shorter leading up to the winter holidays, it is a time of great satisfaction at Farm Credit of the Virginias as we continued throughout 2019 to serve our customers and strengthen the operations of your cooperative.

Financially, we are ahead of budget projections for the year. Our operating expenses are below budget, primarily because of unfilled staff positions as we search diligently for the right people to support our mission. Our provision for loan losses is also lower than expected thanks to the careful financial planning of our customers.

As we all know, agriculture has been under tremendous strain in recent years, particularly the dairy sector. Many of our producers have been operating at a loss while milk prices remained woefully low for an extended period of time. Overall, our customers have done an admirable job weathering this arduous cycle. With the recent

uptick in price, I have hope that this means there are better days ahead.

Challenges continue, of course, as challenges always do in an industry as diversified as agriculture. Our beef customers are effectively treading water as price volatility persists. There is hope that a trade agreement with Japan will increase beef exports and thus help this beset sector. Trade negotiations continue with China as well, and we can hope for an uptick in exports such as soybeans and a return to more stable commodity prices.

These global changes are accompanied by a generational shift within agriculture and at Farm Credit. We are in a time of extensive hiring of the younger generation as the more tenured generation moves into retirement. Our focus is on finding individuals with the professional skills each position requires, as well as a customer-focused mindset and a genuine connection to our mission of serving agriculture and rural communities.

We operate in a unique space, and seek always to find individuals who demonstrate commitment and hard work, as well as compassion and appreciation. We're also committed to investing the resources needed to ensure that those we do hire learn and grow quickly, so they are able to support our customers as they embrace changes in technology that also carry changes in financial needs.

A similar generational transition is happening in many of our customers' operations as well. More and more, we are seeing multiple generations working on the farm, sometimes as many as four generations working together to strengthen and grow their operations. While the senior generation may take a less active role, their experience and insight are invaluable. Younger generations bring new ideas and energy that also contribute greatly to a farm's ongoing success. We recognize that these changes also affect



Our evolution touches on every aspect of what we do.
We strive every day to be the best in our internal processes
as well as our external interactions with our valued customers.

how we operate and how we interact with our customers. We are committed to continuing to evolve alongside our customer-owners as we have for more than a century.

Our evolution touches on every aspect of what we do. We strive every day to be the best in our internal processes as well as our external interactions with our valued customers. One area of our business where we have invested is our Knowledge Center, whose staff listens to the challenges our customers face and develops tools and resources to help them better respond. Our Dairy Management Institute and Farm Management Institute programs include insightful sessions about the generational transition. In 2020, we will be re-launching our “Grow Your Knowledge” program to provide an overview of agricultural resources, practices and opportunities for youth, those who are entering into agriculture industry, or those looking for a new venture to add diversification to a current operation.

We, too, continue to ensure that our voice is heard in Congress. As you may remember, we participated in the July Fly-In organized by the Farm Credit Council. During which, we visited representatives for the territory we support and shared Farm Credit’s message. We will continue to discuss important issues with both state and federal representatives. The Council has also developed an advocacy program to help Farm Credit customers communicate with their representatives to keep producers and rural residents top of mind when voting on related issues. We encourage all our customers to sign up for this program, which will distribute notifications and pre-written communications for you to send to your representatives when key measures are being discussed. To register, text the word **CREDIT** to **52886** to receive a registration link.

As the holiday season draws near, I am, as always, filled with warmth and respect

for our employees, who are so dedicated to serving our customers, and to our customers, who work exceedingly hard every day, overcoming hurdles and facing challenges, to feed the nation and the world. Thank you for all that you do, and may you and your families have a very Merry Christmas and a healthy and bountiful New Year. ∞

Director Election Results

The ballots have been counted and the following individuals have been re-elected to serve as members of our Board of Directors: Charles (Chuck) E. Horn, Jr., Charles B. Leech IV and John E. Wells



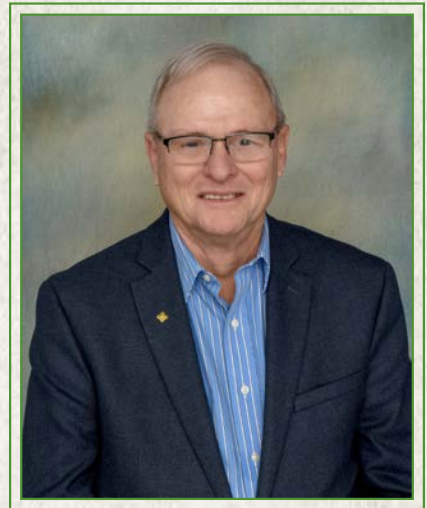
Charles (Chuck) E. Horn, Jr.
(incumbent)

Mr. Horn owns and operates Delta Springs LLC, a poultry and replacement dairy heifer farm in Mt. Solon, VA. Mr. Horn currently serves on the Valley Conservation Council board of directors, and has been a member of the North River Ruritan Club for 30 years, currently serving as treasurer.



Charles B. Leech IV
(incumbent)

Mr. Leech is an owner/operator of the family's dairy farm, Ingleside Dairy Farm, Inc. Mr. Leech serves as a director on the Rockbridge Farmers' Cooperative Board and a director of Virginia State Dairymen's Association.



John E. Wells
(incumbent)

Mr. Wells is a full-time beef farmer. He is a member of the West Virginia Cattlemen's Association, Wirt County Farm Bureau, and is vice president of the Jackson County Calf Pool Cooperative and serves on the AgFirst Farm Credit Council Board. Mr. Wells also serves as director for the Wirt County Group, Inc.

Call to Serve

Nominating Committee

Do you want to get more involved with your local Farm Credit cooperative? Well here's your chance! Each year, Farm Credit of the Virginias (FCV) holds elections for its Board of Directors and Nominating Committee. As you probably noticed, the results of the recent elections are presented in this issue of the Leader.

Annually, FCV holds elections for director positions. The Board of Directors is responsible for the oversight and conduct of the Association's affairs. The Board determines the strategic direction for the Association, formulates policies, provides supervision, and promotes the Association's welfare. Directors serve a four-year term. In 2020, four director seats will be up for election. Potential director candidates will be selected from the following counties:

Seat 1 — Paul M. House, incumbent director: Arlington, Fairfax, Fauquier, Loudoun, Prince William, and Stafford Counties, VA.

Seat 3 — Kevin C. Craun, incumbent director: Rockingham County, VA.

Seat 7 — Barry W. Shelor, incumbent director: Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA.

Seat 8 — Alfred W. Stephens, Jr., incumbent director: Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA.

Also annually, members are elected to serve on the Nominating Committee. This committee is responsible for selecting a slate of candidates for the next year's election. The Nominating Committee that is elected in 2020 will be looking at director candidates for 2021. Nominating Committee members serve a one-year term. In 2020, potential nominating committee candidates will be selected from the following counties:

Seat 10 — Ronald L. Bennett, incumbent director: Alleghany, Bath, Craig and Highland Counties, VA and Fayette, Greenbrier, McDowell, Mercer, Monroe, Nicholas, Pocahontas, Raleigh, Randolph, Summers, Upshur, Webster, and Wyoming Counties, WV.

Seat 13 — Donna M. Brooke-Alt, incumbent director: Grant, Hampshire, Hardy, Mineral and Pendleton Counties, WV.

Seat 12 — James F. Kinsey, incumbent director: Allegany and Garrett Counties, MD and Barbour, Harrison, Marion, Monongalia, Preston, Taylor, Tucker, and Wetzel Counties, WV.

Seat 6 — Donald W. Reese, incumbent director: Halifax and Pittsylvania Counties, VA.

The elected members of the 2020 Nominating Committee are:

Seat 1

(Arlington, Fairfax, Fauquier, Loudoun, Prince William, and Stafford Counties, VA)

Benjamin (Ben) Gray Smith
Christopher Pearmund
William Paul Lawrence II *(1st alternate)*
M. Willson (Woody) Offutt IV *(2nd alternate)*

Seat 3

(Rockingham County, VA)

Randy L. Seal
Jeffrey A. Patterson
Stephen W. Bazzle *(1st alternate)*
Nelson (Marty) M. Diehl II *(2nd alternate)*

Seat 7

(Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA)

Bryan D. Matthews
Lynn R. Flora
Charles R. King, Jr. *(1st alternate)*
Randell Scott Gearhart *(2nd alternate)*

Seat 8

(Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA)

Nathan A. Aker
Nathan T. Osborne
Fred D. Rodgers, Jr. *(1st alternate)*
Matthew K. Heldreth *(2nd alternate)*



Overcoming the Challenge of Transitions County Line Construction, County Line Materials & Rolling “K” Farms

Started a stone’s throw from the Rockingham-Augusta county line and now located right next door to the Harrisonburg branch office sits County Line Construction and County Line Materials, two businesses owned by Virginia natives, Sherman and Amy Knicely. Along with these two thriving businesses, they also co-own a poultry and beef cattle operation with Sherman’s brother Glenn. The farm operation includes two George’s pullet rearing houses and 160 brood cows, run on farms located in both Virginia and West Virginia. With several successful operations that continue to grow, they have been preparing for the future of the legacies they have built.

Having been involved in building and construction for most of his life, Sherman decided to form County Line Construction in 1998 and later, County Line Materials in 2006. One car, a handful of tools and a single employee was all they had starting out. At

that time, he preferred not to use modern conveniences. However, looking around the County Line warehouse today, you might never realize that both the construction and the materials business once did all their bookkeeping with pen and paper, no computers or modern technologies.

Even payroll was completed with carbon paper and a basic calculator. “It was a big deal. Payroll was Thursday nights. Sherman would work a full day of construction starting at 5:30 am and then come home and do payroll until nearly midnight,” Amy remembers. Even though it was difficult, it was a fond memory for the couple. “We look back and say those were the good days, they really were,” she continued.

When Sherman made the call to modernize and bring technology into the construction and materials businesses, things took off. “It was a difficult decision, not only because of my resistance to change, but because of the substantial investment as well.

But in doing so, it has grown the businesses significantly,” he said.

County Line Construction and County Line Materials now operate out of a large warehouse with several supplemental buildings and many pieces of large equipment. They have increased to nearly 40 employees on the construction side and 15 on the materials side. County Line has grown to be considered a premier agricultural builder by the community, and Sherman places all the credit with his employees and partnerships.

His family’s dedication to the farm and his partnership with his brother, Glenn, have been crucial to their success, and worked out better than he could have imagined. With their support, he has been able to focus on building his construction and materials businesses. Everyone contributes and management has evolved over time. Glenn and Sherman’s eldest son, Layne, run the farm now. Another one of the strongest decisions he made was

hiring Jeff Kiracofe, who has helped Sherman modernize the companies.

“When Jeff came on, that’s when things with County Line really went to another level. He helped to put all the technology in place and looked at all the data,” Sherman said.

The combination of young and older employees in his workforce has provided a symphony of talent in his organizations. “You’ve got 20 year olds and 40 to 50 year olds coming together and it produces something incredible,” Sherman says. The younger folks have provided insight into the newer technologies and have fresh ideas. The older folks are able to contribute generational knowledge and experience, only gained from years working in the field. As the old saying goes, if you fail to plan, you can plan to fail, so Sherman is already putting a plan in place for the success of his companies, long after he’s gone.

While Sherman would love to see his children take over the construction and materials businesses, they have shown greater interest in continuing the farm. Not wanting to force any of their children into a life they did not desire, he and Amy thoughtfully chose four successors to offer co-ownership to. “Some of these guys have 20 years with the business, and are genuinely interested,” he says. “My goal is to help any one of these young people who are willing to put forth an effort to succeed,” Sherman continued.

Many times businesses fail on the transition from hammer-in-hand to the delegating of responsibilities, but County Line has remained strong. An aspect that Sherman is passionate about is training to the best of his ability, and then being able to step back and allow the next person to take the reins. Additionally, while failing at something might sound like a negative outcome, Sherman insists that it simply means his people are being creative and trying new ideas, which is the only way you can move forward.

Great people are not Sherman’s only key to success. Diversifying his operations, even if



it was not the original intention, has provided an unexpected area for growth. “When the economy got bad, we started saying ‘yes’ to everything, which forced us to diversify and take on projects we normally would not have,” Sherman noted. His plans for the future are to continue diversifying, with both the businesses and the farm.

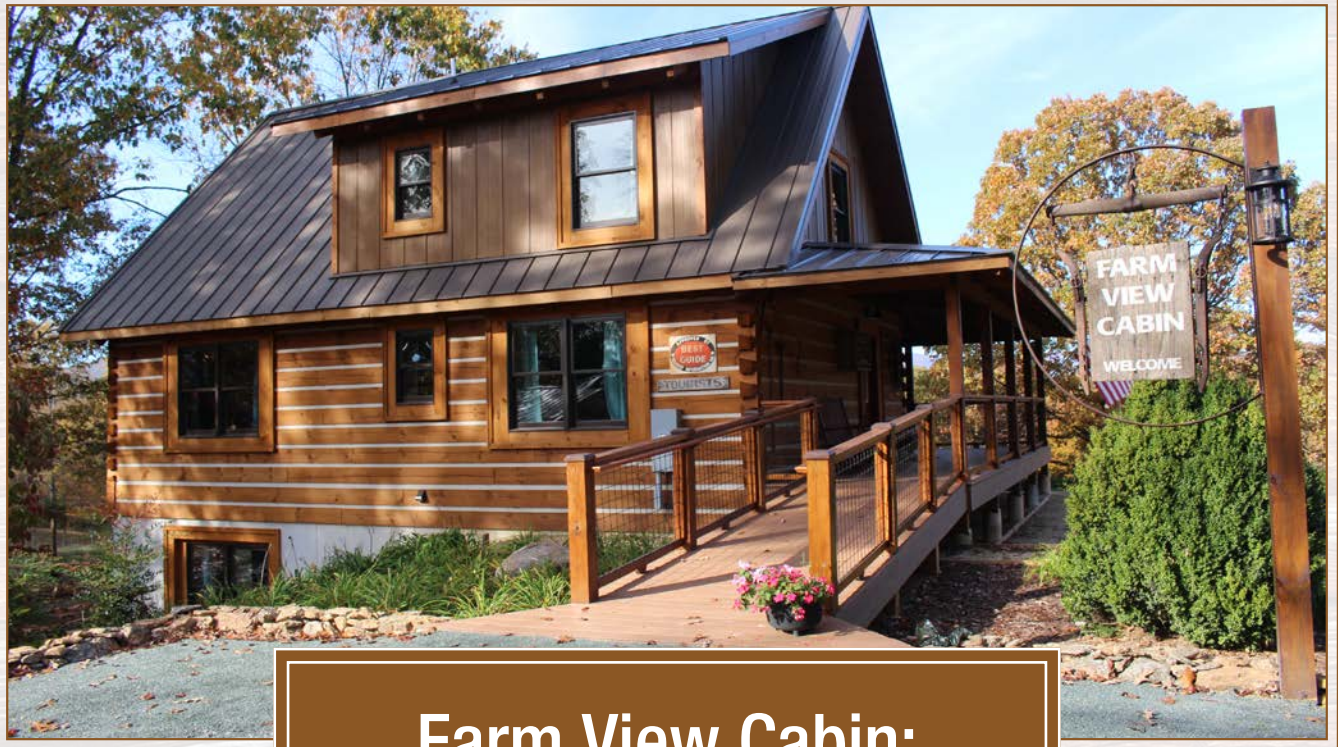
Now having been a customer-owner for over 20 years, Sherman reflects on his relationship with Farm Credit. Throughout his journey, his loan officers have been there not only to help him in the lending process, but also to make the best decisions possible for his businesses. Sherman recalls conversations he has had with his loan officers. “Are you

sure that you know what you’re doing here? Does this make sense?’ You need somebody to challenge you,” he says.

As for some words of wisdom, the family says, “We have been richly blessed. We are grateful to God, our families and the community for their continued support.” Sherman summarized the pivotal lessons he has learned over the years, “Don’t be afraid to try something, or even of failing. Ask questions. Diversify as soon as you possibly can. Always be open to new ideas. Surround yourself with and/or hire people who have good character and are smarter than you. Listen to the young people; they have answers we need to hear as well.”

If you are interested in learning more about County Line Construction or County Line Materials, you can check out their websites at <https://countylineva.com/> or <https://countylineconstructionva.com>





Farm View Cabin: A Place for Reflection & Healing

Brad Howard was 72 years old when the idea was planted through faith that would eventually become his legacy. At the time, Brad had been facing depression, loneliness, and a lack of purpose. He couldn't help but think, "I have everything I've ever wanted; a nice house, mortgage paid, land, all the equipment I could ever need, you name it. I've accomplished all that I've set out to do in my life, why do I feel so down?"

One January morning, after some thought and a healthy dose of prayer, Brad arose from his bed before daylight, put his feet on the floor,

and was cured of his sadness. Brad recalls eating breakfast quickly, and heading outside to begin planning. He had undertaken a host of large projects around his property in the past, but none of this magnitude.

Brad walked to the edge of his 46-acre farm nearest the road, facing his jersey cow pasture and the horse barn he had designed and built behind it, and decided that was to be the spot for his latest and largest undertaking, a log cabin to serve as a retreat for wounded veterans and their families.

The cabin would become a place of healing for soldiers, whether they faced mental and/or physical limitations post-deployment, or needed a quiet place to aid in their transition back to civilian life. Soldiers could stay for a long-weekend or more, enjoy the quiet atmosphere to reflect on their service, and take in the calmness of the panoramic mountain views, sweeping trails, docile livestock, and Lynch River access.

Brad began pushing down trees the same day the idea came to him. A few weeks into the build, Brad's progress halted. He found himself lacking the resources to bring his vision to life. Brad's next course of action was visiting his Loan Officer, Kim Love, to share his plans and secure financing for his lofty goals. Kim worked with Brad for two months to improve his credit worthiness and secure the funds to make his ambitious pipe dream a reality.





18-months after Kim signed off on the check that put Brad's plans into action, the cabin was completed. There, at the front of his Albermerle County property, lies a beautiful, dark-stained log-cabin, pretty enough to grace the cover of a Southern Living magazine, inside and out, with a welcome sign that reads, Farm View Cabin. The cabin is handicap accessible and furnished by Brad himself, with décor that pays homage to his patriotism and rural lifestyle.

The build was no small feat, but a labor of love for Brad and the folks that helped him make it happen. During the build and furnishing process, many people were interested in supporting Brad and his vision for Farm View Cabin, from the veteran that assumed much of the heavy lifting on the construction, to the companies that issued discounts once they learned the cabin's purpose, including Acme Stoves - Charlottesville, Sunbelt Rentals, and Airflow Heating Systems.

Brad has long been sympathetic to the needs of veterans. He shared, "During the Vietnam War, I had a draft card, but they wouldn't take me because I was married and had a child. They couldn't afford to bring me on. I went to all the different branches to try and sign up, but nobody would take me. I was not able to go to the Vietnam War and I've always had kind of a special spot in my heart for those who went to Vietnam and I know some of them. I lost some friends and so I've always felt it was something I should do."

He continued, "Soldiers give so much for this country. I sit in my living room and I don't have to worry about somebody knocking on the door. We live in a free country because of all the brave soldiers. This is my tribute to them."



The possibilities are endless for the 14-acre parcel and cabin that Brad has deemed his legacy. Brad is in talks with the Wounded Warrior Project to secure contacts that could make use of the cabin. He is working with Living Free, a ministry devoted to helping military families recover as a unit and cope with the transition to civilian life. Additionally, Brad is in talks with Project Healing Waters, an organization dedicated to the physical and emotional rehabilitation of veterans through fly fishing and associated activities. The horse barn behind the cabin lends way for therapeutic riding opportunities as well.

The cabin was completed in October of 2019, and the first veteran is slated to occupy the cabin at the end of December. Brad is patiently waiting by the phone for both veterans and sponsors to sign-up. He shared, "We are in the infant stages, but we are ready to roll. Currently, as I recoup my construction costs, we're asking sponsors to pay a fee for the veteran's stay. I think it would be an awesome thing if somebody could put his or her name on a list and a soldier could contact them and they could have some interaction between the two of them, enjoying the property or just chit-chatting. I'd like to get a large list going of sponsors - I think the sponsorship and interaction is a big part of it." ∞

If you, or someone you know, is interested in sponsoring a veteran's stay, or you know of an individual that could benefit from a long weekend to reflect on their service, please text Brad directly at **(434) 962-8977**.

Step 1: Acquire Knowledge Step 2: Apply Knowledge



The Farm Credit Knowledge Center was designed to share information and knowledge with producers to help them be more efficient, effective, profitable and successful. Since our start, we have held numerous workshops and educational opportunities for producers across the footprint, in many different industries. One of the longest running and most comprehensive of these continues to be our Ag Biz Planner Program. This program, held in partnership with Farm Credit University, is now in its ninth year. It has helped to build a foundation of knowledge about business planning, financial management, farm management and agriculture economics for more than 60 farm and agribusiness operations during that time. As with anything though, you get out what you put into it. The knowledge has been acquired, and a strong foundation laid with a business plan, but it is up to each individual what they do with that information.

So how have past participants applied the knowledge gained?

“Currently, I manage Hillcrest Farm (family operation) that consists of beef cattle, crops, and timber. Since participating in Ag Biz I review my business plan often (at least yearly, sometimes every six months) and pay more attention to financial statements (monthly expenses and income are updated and this information generates spreadsheet to evaluate each month). The materials have allowed me to be better prepared for future decisions. I have found I am more pragmatic with decisions by incorporating looking not only at current conditions but forecasting for the future as well as evaluating efficiencies, etc.”

—Timothy VanReenen, Hillcrest Farm, Hillsboro, WV

What insights and lessons did they gain from participating in the Ag Biz Planner program?

“I am in rapid expansion mode and I am still using the original spreadsheet I created while taking the class. It allows me to manage my expenses on a monthly basis. Also, I can foresee future income and adjust it based on price sensitivities in the rapidly changing markets. The class taught me to sit down and create a thorough spreadsheet, where I am planning ahead in detail so things are not missed in the future.”

—Matthew Heldreth, Heldreth Farms, Rural Retreat VA

“I used the material I learned in the Ag Biz Planner program to plan for my herd expansion. I prepared my documents, a current financial statement, projected cash flow, a balance sheet and a good business plan, before going to visit my lender. I presented the lender with a folder of the farm history and current operation along with my papers about my current finances and future plans. The information I learned in the program helped me be better prepared to meet with lenders and ultimately helped me secure a loan for my herd expansion.”

—Keith Bohrer, Spring Gap Farm, Slanesville WV

Was it worth it?

“Creating the business plan as part of the Ag Biz Planner class was an eye opener. I have used the business plan, and continue to use the business plan, to see if we are improving our business situation and also to determine where to focus our efforts in terms of expansion and marketing. It has helped take the emotion out of some of our business decisions. It is hard to set forth a valid argument as to why we should continue doing something when the data clearly doesn’t support that approach anymore. It has also been very valuable in terms of helping us focus our attention instead of trying to do everything at once. We are still selling pasture raised lamb and pork, but we have expanded our Goat’s Milk soap line to include lotions, face creams and lip balms.”

—Barbara Johnson, Timberwood Farm, Rhoadesville, VA

These and many other past Ag Biz participants have taken the information learned from the program, and used it to continue to grow and improve their farm and agribusiness operations. Are you looking to start, expand or transition a family agricultural business? Are you ready to start with Step 1, and willing to do Step 2? If so, reach out to Sarah Scyphers, Program Specialist with the Knowledge Center at SScyphers@FCVirginias.com or 276-628-5191 for more information and to be added to the list to receive an application for the 2020-2021 class. If you are interested in other educational opportunities through the Knowledge Center, visit our website at www.FarmCreditKnowledgeCenter.com, follow us on Facebook and be sure to check out the information on our Transition Planning series in this edition of the *Leader!*

Farm Succession Planning Webinar Series

A Year Long Series of Webinars Focused on Different Transition and Succession Planning Topics



How it works:

- One webinar a month
- Webinars will be held mid-day and will be no longer than 1 hour.
- Participants can register for any or all of the webinars - you can request to be added to an email list to receive information on each month's topic and date as they become available.

Currently Scheduled:

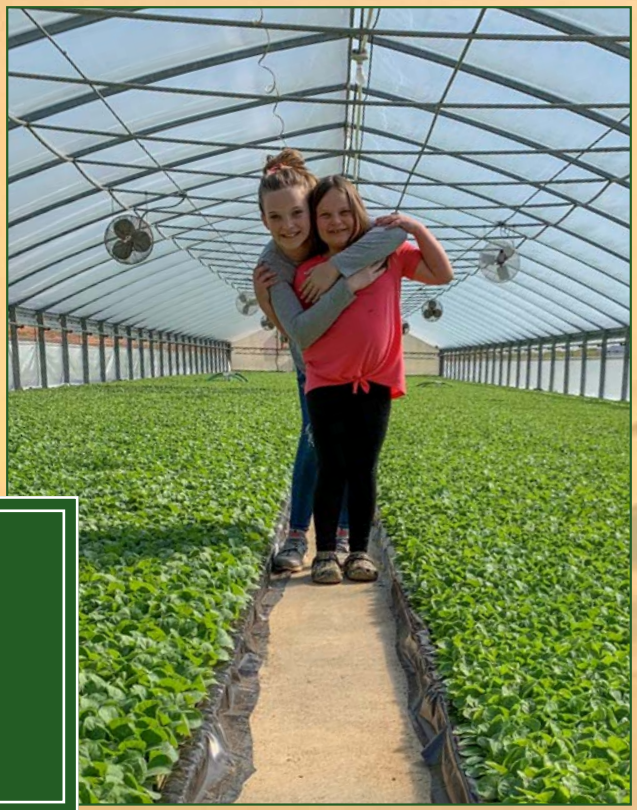
January 14 — Business and Personal Goals
(<https://transitionplanninggoals.eventbrite.com>)

February 12 — Business Arrangements
(<https://transitionplanningbusinessarrangements.eventbrite.com>)

These webinars are free and will be held through GoToMeeting.
You can join via phone or computer from your home or office!

To receive information on dates and times for each month's webinar, please email
KnowledgeCenter@FCVirginias.com





Garland Comer & Lazy C Farms: From Small Family Farm to Large Growing Operation

What type of farming operation are you involved with?

I currently farm 280 acres of tobacco, 550 acres of soybeans, 120 acres of corn, 200 acres of wheat, and 10 acres of other crops.

How has your farm grown since you started?

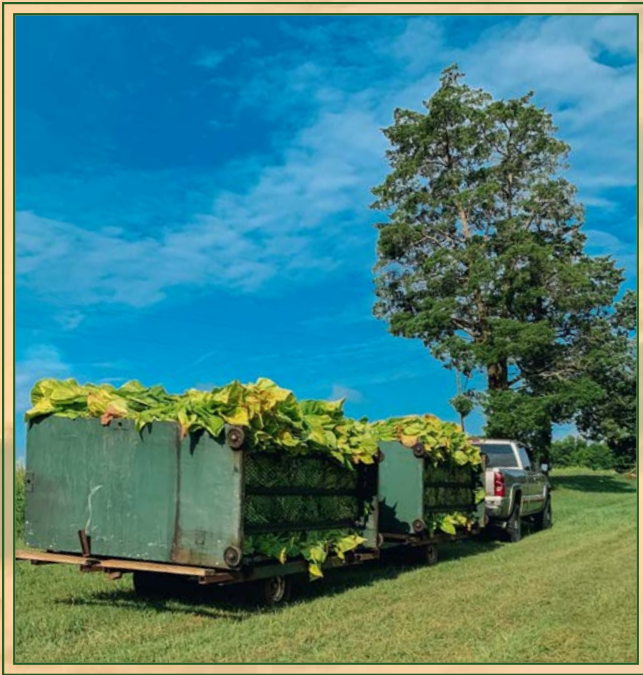
I started with 11 acres of tobacco and 15 acres of wheat the first year. In 16 years, I've grown it to the current size. I started with old, worn out equipment and have slowly added a lot of new equipment. The efficiency has come a long way. As an example, the rule of thumb is 10 acres per worker and in tobacco we are at 280 acres with 16 guys that is all hand harvested.

How did you know you wanted to farm?

I actually never imagined I would farm. I had always helped my grandpa on the farm, and after high school, I took over the operation. Then, one day the financial aspect clicked with me and I knew I could make it work.

What was the process like taking the farm over from your grandfather?

Honestly, it was easy. He was ready to be done and just enjoy being retired. We prepared for what was coming for a couple of years before I took over. I followed his every move, day in and day out. Then all of the sudden, he started taking more "sick and vacation" days or just not showing up! I think we both knew I was ready.



Was taking over the operation something that your grandfather always wanted for you?

Yes, he said he could see it in me at an early age, but he wanted me to decide and want it myself. He knew it was not something you can force and have success.

What have been your keys to success?

A lot of hard work, networking, marketing Lazy C Farms Inc., and staying ahead and in front of issues that come up.

What has been your greatest accomplishment?

My greatest accomplishment has been watching our farm grow from the small family farm to the large operation it is today by putting



all the pieces together ourselves. My goal is to continue to improve the operation and stay open to any areas where we can grow, while maintaining what we have.

How would you describe your relationship with Farm Credit?

Great! I can call them with anything or any question and they are right on it. They are very open, easy to talk to, understanding, and I have made many great lifelong friendships!

What advice would you give to young, beginning or small farmers?

My advice would be never back down from something you think you can handle, and jump in with both feet! ∞



Farm Credit is known for building relationships with its customers, but it goes further than that. The Farm Credit System was established by Congress more than 100 years ago, and the directors and employees of Farm Credit understand the importance of sharing the Farm Credit story with those key members. Relationships are built by visiting and meeting with representatives in Washington, D.C. and the states within our territory, making trips to locations they are visiting and participating in events where we can share our story.

Over the past several years, the United States, Mexico, and Canada have been negotiating the USMCA (US, Mexico, Canada Agreement) to replace the previous NAFTA (North American Free Trade Agreement) and enter into a new round of trade agreements between the three neighboring countries. In October 2018, the three countries reached an agreement, setting up a process for approval across all three nations. The agreement reached between the U.S., Mexico and Canada builds on previously-developed market opportunities and provides additional trade advancements for Ag industries like dairy and poultry. US Agriculture groups have been almost entirely united in urging Congress to approve the trade deal and Farm Credit joined close to 1,000 agriculture industry organizations urging passage of the USMCA. We continue to work with our legislators on both sides of the aisle to highlight the importance of trade for agriculture and our rural communities. After many months of additional discussions and negotiations, a vote in Congress may come before the end of 2019.

Remember, as a customer-member, you can join Farm Credit's advocacy team- just visit <https://farmcredit.com/takeaction> and sign up for the action alert system. Once you are signed up, Farm Credit will contact you via email and text message when it's time to contact Congress again regarding key legislation for agriculture and our rural communities, like passage of the USMCA.

While most people are focused on the 2020 elections, Virginia residents will know that November 2019 held key elections for all 140 members of the state legislature. As of election night, there were 23 new legislators elected, and the Democrats took control of the Virginia legislature in both the House and Senate for the first time since the 1990's. Throughout the winter of 2020, Farm Credit will be working with our partners in VA and WV legislatures on key policy issues like water quality, education, cooperative extension, broadband, crop protection, and agricultural development.

We have been thrilled to continue our outreach and education efforts with new members of Congress this fall! Through farm visits, input on legislative issues like Ag labor and trade, and assistance on

testimony before congressional committees, we have enjoyed building valuable partnerships with our representatives in Washington!



Rep. Ben Cline (VA) spent several days this fall with farmers in Rockingham, Augusta, Rockbridge, Amherst, Bedford and Botetourt counties on farm tours hosted by Farm Credit of the Virginias and our partners at the Va. Farm Bureau and Va. Agribusiness Council.



Rep. Jennifer Wexton (VA) joined us for an informative day in western Loudoun County visiting a winery, a pasture beef and hog farm, and an equine facility, focusing on efforts to encourage the development of young and beginning farmers.

Farm Credit joined two listening sessions with US Secretary of Agriculture, Sonny Perdue, as he spent a day traveling across Virginia. The first event was a small-group discussion with Senator Warner and Sweetbriar College in Amherst exploring efforts to engage young people in agriculture. This was followed by a roundtable with Rep. Ben Cline in Weyers Cave where Secretary Perdue took questions from the audience of farmers and agribusinesses. ∞

Unclaimed Funds

Below is a list of unclaimed funds. Unless the funds are claimed, they will be considered forfeited to Farm Credit or sent to the Unclaimed Property Division, depending on state law. Please contact our office at **540-886-3435 ext. 5099** to inquire about unclaimed property.

Virginia

Absher, Robert E	Cedar Bluff, VA	Blosser, Ryan S and Blosser, Jennifer M	Harrisonburg, VA	Compton Jr, Lester C and Compton, Judy B	Chilhowie, VA
Acors, Michael L and Laurie L	Spotsylvania, VA	Bowman, Gordon A	Hillsville, VA	Conley, Benjamin S	Midland, VA
Adams, James V and Adams, James P	Remington, VA	Bowman, Jack L	Pocahontas, VA	Cook, Roy S and Cook, Martha H	Glade Spring, VA
Adams, William B Jr	North Tazewell, VA	Bowman, Joseph W and Bowman, Jean J	Laurel Fork, VA	Cope, Roy E	Fairfax, VA
Aker, Rudolph Michael and Aker, Kevin Michael and Aker, Vicki M	Wytheville, VA	Bowman, Marlin J and Bower, David L	Wirtz, VA	Coval, Carl D	Penhook, VA
Alexander, Dorothy M	Abingdon, VA	Bowman, Michael L	New Castle, VA	Cox, James A Jr and Gillispie, Charles Edward	Vinton, VA
Alley, Davalon Lee and Allen, Traci Matney	Hillsville, VA	Boy, Riley M and Boy, Debra E and Boy, Shannon	Gate City, VA	Cox, Buford E and Cox, Sandra L	Bluefield, VA
Anders, Ruth A and Martin L	Floyd, VA	Boyer, Christopher R and Boyer, Wanda L	Floyd, VA	Cox, Jerry A	Hiwassee, VA
Anderson, James Byron and Anderson, Ashley T	Meadowview, VA	Branscome, Kenley R and Branscome, Dorothy W	Hillsville, VA	Craig, Paul T and Craig, Janet E	Dayton, VA
Angelini, Arthur S and Angelini, Janis B	Bristol, VA	Breon, Tyler A	Fredericksburg, VA	Craun, Mark D	Staunton, VA
Armentrout, Christine D	Ashburn, VA	Brown, John L and Brown, Joseph H	Culpeper, VA	Crawford, Cecil C	Narrows, VA
Arnold, Lloyd E and Arnold, Donna F	Elliston, VA	Brown, Mrs Charlesie Hall	Troutdale, VA	Creasy, Johnny E and Campbell, Mary S	Bedford, VA
Asbury, Michael A and Payne, Jan	North Tazewell, VA	Brownlow, Jerry Lee and Brownlow, Heather A	Abingdon, VA	Crickenberger, Frederick N	Waynesboro, VA
Ashlin, Richard Shane	Sugar Grove, VA	Bruck, Donald A	Lebanon, VA	Dalton, Harry J	Draper, VA
Ayers, Barry S and Ayers, Mary H	Eagle Rock, VA	Buchanan, W B Jr and Buchanan, Mary H	Pearisburg, VA	Daugherty, Barbara W and Daugherty, Jimmie R	Pennington Gap, VA
Baer, Kevin D	Wirtz, VA	Buena Vista Farms Inc,	Pulaski, VA	Davis, Terry E	Bland, VA
Bailey, Steve D and Bailey, Fay D	Cedar Bluff, VA	Butler, Allen	Duffield, VA	Dawson, Doris Ann	Henrico, VA
Barger, Naomi J	Bristol, VA	Butterfield, Joan G	Nokesville, VA	Deacon, Matthew L	Buena Vista, VA
Barker, Thomas G and Barker, Elva W and Barker, S A	Bland, VA	Byington, Jimmy D	Jonesville, VA	Dean, Hugeen and Dean, Mamie Sue	Nickelsville, VA
Barr, Russell H	Damascus, VA	Caldwell, Michael L and Caldwell, Lois M	Riner, VA	Dean, Lola	Nickelsville, VA
Barrett, Christopher R and Smith, David A	Lebanon, VA	Campbell, Ernest W	Goshen, VA	Delawder, Timothy G and Morgan, Jason R	Timberville, VA
Bates, Burnace E	Max Meadows, VA	Campbell, Kristen N and Campbell, Robert J	Nickelsville, VA	Dellenback, Cody J	Richmond, VA
Bays, Brian W and Bays, Donnie L	Huddleston, VA	Campbell, William H and Campbell, Myra Lynn and Campbell, Johnathan R and Campbell, James H	Saltville, VA	Dennison, James W	Staunton, VA
Beam, Gail B	Harrisonburg, VA	Carpenter, Dennis K and Carpenter, Frances M	Waynesboro, VA	Dillman, S Clifton and Dillman, Dorothy Y	Marion, VA
Bean, Ralph E Sr	Manassas, VA	Carr, Cecil P and Carr, Rebecca S	Pearisburg, VA	Dillon, Dennis M and Dillon, Janice D	Galax, VA
Bean, Ronald M and Bean, Evelyn E	Roseland, VA	Carrington, Bernard	South Boston, VA	Dillow, Benjamin M and Dillow, Kimberly C	Ceres, VA
Beaver Creek Nursery Inc, and Hale, David W	Floyd, VA	Carstensen, Alvin H and Carstensen, Marie V	Falls Church, VA	Dingus, David J	Nickelsville, VA
Beeghly, Blaine A and West VA FLBA,	Staunton, VA	Carty, Robert E and Carty, Lois B	Dry Fork, VA	Dodson, John Wesley and Dodson, Carrie A	Harrisonburg, VA
Belcher, Johnny	Grundy, VA	Cassell Jr, John W	Calverton, VA	Dooley, Steven E	Montvale, VA
Bennett, William W Jr and Bennett, Lessie S	Halifax, VA	Cassell Jr, John W and Cassell, John W	Calverton, VA	Dorsey, William H, II	Keswick, VA
Bennett, Donald B and Bowman, Jack L	Pocahontas, VA	Cassell, Jeffrey D	Ceres, VA	Doss, Joseph L and Doss, Susan M	Bristol, VA
Bennington, W Walton	Jonesville, VA	Castle, Floyd W	Castlewood, VA	Doss, Ronnie L and Doss, Jerrie Q	Bristol, VA
Berdeaux, Virgil Jr and Berdeaux, Martha D	Broadway, VA	Cecil, Adam J	Roanoke, VA	Dudeck, Leo E	Leesburg, VA
Berry, David Wayne and Berry, Claude A Jr and Berry, Virginia S	Blackwater, VA	Charles, John H and Charles, Mary V	Cedar Bluff, VA	Dulaney, Carl E and Dulaney, Erika A	Bealeton, VA
Bible Center Chapel,	Bedford, VA	Clarey, James J	Warrenton, VA	Duncan, Paula Austin	Bland, VA
Bishop Estates L C, and Fontaine, Rosemary L and Fontaine, Andre H	Oakton, VA	Clark, James Benjamin	Saltville, VA	Dunch, Brian S and Dunch, Lori B	Arlington, VA
Bishop, Jerry C and Johnson, Joseph P	Abingdon, VA	Clark, Ralph L	Drakes Branch, VA	Dunford, Paul S and Cregger, Charles R	Austinville, VA
Blair, G Melvin	Chatham, VA	Clark-Jennings, Victoria R and Jennings, Douglas A	Fredericksburg, VA		
Blanchett, Caren W	Rural Retreat, VA	Coffey, Matthew R and Coffey, Melody H and Coffey, Russel M	Mt Solon, VA		
Bledsoe, Haskel P Jr	Clinchport, VA	Colley, Lamar S	Haysi, VA		
		Collins, Margaret C	Draper, VA		
		Combs, Marty V	Gate City, VA		

Continued on Next Page



Unclaimed Funds continued

Dunford, Ruby S and Dunford, Claude A	Wytheville, VA	Hale Properties Inc, and Hale, David W	Floyd, VA	Kenley, Cameron J	Mccoey, VA
Easterly, Bobby E and Easterly, Dara V	Lebanon, VA	Hale, Linda Marie	Purcellville, VA	Kennedy, David H and Kennedy, Rebecca L	Rosedale, VA
Eldridge, Hugh and Eldridge, Becky	Rose Hill, VA	Hall, Michael A and Hall, Marla D	Pulaski, VA	Ketterman, Ray D and Ketterman, Sharon B	Montpelier, VA
Embrey, Wilbur R and Embrey, Audrey A	Warrenton, VA	Hammonds, Jeffery L	Pennington Gap, VA	Kimbrell, David H and Kimbrell, Elsie K	Arlington, VA
Emmet, Grenville T III	Leesburg, VA	Hansen, Peter T and Hansen, Alexandra S	Warrenton, VA	Kinder, Ronald C, Lois W, Patsy M, and Alvah Rufus Kinder	Tannersville, VA
Epps, Mary A	Alexandria, VA	Harden, Gilbert R Jr and Harden, Betty Ann	Ceres, VA	Kirk, Cleveland R	Ceres, VA
Estate Of Billy H Shuey, and Shuey, Frances W	Staunton, VA	Harden, Annie B	Staunton, VA	Krieket Tree Farm Inc and Epperly, Hayden R	Floyd, VA
Estate Of James S Miller Jr, and Miller, Virginia C	Dublin, VA	Harless, Floyd E and Harless, Ruby Lee	Abingdon, VA	Lacey, Timothy J and Lacey, Deborah M	Harrisonburg, VA
Estate Of Jerry C Weaver, and Weaver, Linda K	Fort Defiance, VA	Harris, Paul W and Harris, Wayne T	Culpeper, VA	Lane, Edward C and Lane, Mary D	Fort Blackmore, VA
Estate Of John H Thompson, and Estate Of Thelma C Thompson, C/O Jacqueline T Hannon	Dublin, VA	Harris, Scott N and Lynette M	Pilot, VA	Lane, Kyle	Clinchport, VA
Estate Of Kyle D Canter	Bristol, VA	Haus, Joseph L Sr and Haus, Shirley G	Floyd, VA	Lavery, Thomas J and Lavery, Theodore J and Lavery, Ruth E and Lavery, Martina P	Elliston, VA
Extenkamper, Tom H and Extenkamper, Patricia A	Pilot, VA	Hawkins, Harold D	Chilhowie, VA	Layman, Terri Lynn	Dayton, VA
Falin, Arthur V and Falin, Dwendolyn K	Gate City, VA	Hawthorne, William H	Glade Spring, VA	Leach, James A and Leach, Montine A	Sterling, VA
Farmer, George R and Farmer, Katie M	Dublin, VA	Hay, William III and Hay, Gilda G	Culpeper, VA	Leigh, J Gregory	Leesburg, VA
Farmer, Justin S	Meadowview, VA	Hayes, Thomas Gaston, Jr and Hayes Thomas G	Tazewell, VA	Lester, James H	Tazewell, VA
Farmer, Justin S and Farmer, Edward T	Meadowview, VA	Henderson, Tracy E and Henderson, E Faye	Marion, VA	Lester, Kenneth S	Lynchburg, VA
Farmer, Maynard Ewell and Farmer, Evelyn H	Vernon Hill, VA	Henson, Michael and Edward E Brooking	Charlottesville, VA	Lewis, John Earl and Lewis, Lyde T	Tazewell, VA
Farson, George W III and Farson, Sarah M	Vernon Hill, VA	Herndon, William A Jr and Herndon, Mary G	Roanoke, VA	Link, Earl C and Leola Foxx Link	Alton, VA
Feild, Anna M and Feild, Robert B	Richmond, VA	Hewitt, Michael J and Hewitt, Barbara D	Fredericksburg, VA	Litz, Timothy G and Litz, Sandra H	Speedwell, VA
Ferguson, Daryl B and Ferguson, Robynne M	Bristol, VA	Hicks, Connie S and Albert, Matthew P	Free Union, VA	Lloyd, Mark A	Singers Glen, VA
Ferguson, Rusty A	Cleveland, VA	Hicks, Curtis W	McGaheysville, VA	Long, Jeffrey D	Coeburn, VA
Fields, C Gregory and Fields, Janet L	Lebanon, VA	Hill Jr, Kenneth W	Danville, VA	Long, Johnny B	Castlewood, VA
Fields, Kenneth E	Abingdon, VA	Hill, Jerry W and Hill, Belinda C	Fort Blackmore, VA	Loudoun Veterinary Service Inc and Washington, George E and Stang, Stephen K	Purcellville, VA
Fields, Roger G	Nickelsville, VA	Hodges, Douglas E	Roanoke, VA	Loving, Michael S Jr	Anmandale, VA
Fisher, Kenneth B	Madison, VA	Hoge, Monte K and Hoge, Kelly M and Hoge, James M and Hoge, Louise G	Tazewell, VA	Luckado, Michael D and Guthrie, Stuart C	Boones Mill, VA
Ford, James C Sr and Smith, Christopher Wren and Smith, Margaret Sue et al	Richmond, VA	Horn, Sharon R	Mt Solon, VA	Malone, Lonnie E	Abingdon, VA
Fox, John Kevin and Fox, Macy Doherty	Staunton, VA	Horne, Larry J and Horne, Christine S	Weber City, VA	Malone, Phyllis M and Slagle, Ted J	Bristol, VA
France, George H	Bristol, VA	Horner, Alice R	Keeling, VA	Marshall, Donnie G and Marshall, Mary B	Dugspur, VA
Frazier, Lawrence	Gate City, VA	Horner, Philip R and Horner, Patricia C	Halifax, VA	Martin, Christopher T and Martin, Melissa A	Bedford, VA
Fritz, Kenneth D	Damascus, VA	Horst, Reuben P and Horst, Maria F	Bridgewater, VA	Martin, James R and Martin, Elaine M	Chilhowie, VA
Furbee, Robert J Jr and Furbee, Jackie S	Moon, VA	Hott, Janet L	Winchester, VA	Martin, Kevin W	Ripplemead, VA
Gallimore, Paul H and Gallimore, Phyllis T	Pulaski, VA	Howard, James Roy and Howard, Ernia	Ewing, VA	Martin, Reginald D	Halifax, VA
Gass-Kohtz, Susan M and Kohtz, Arthur R	Lexington, VA	Hubbard, Gerald L	Wise, VA	Martin, Roy D and Martin, Ruth Y	Waynesboro, VA
Gautier, Thomas W, Jr	Narrows, VA	Hubbard, Wayne E and Hubbard, Virginia Louise	Cleveland, VA	Mastin Jr, Calvin M and Allison D	Partlow, VA
Gaze, Barbara J and Flye, Arthur J	Boston, VA	Hubble, Jean	Lebanon, VA	Mathes, Candy L and Mathes, Jeffery R	Fort Blackmore, VA
Gee, Scotty R Sr and Gee, Alice A	Churchville, VA	Huffman, Chad and Simpson, Averett Russell	Vernon Hill, VA	Mccarty, Alice	Gate City, VA
Get-Er-Done Fencing Inc and Good, Matthew D and Shantz, IVan Benjamin	Harrisonburg, VA	Hurd, David Edward and Hurd, Shirley J	Lebanon, VA	Mcclintic, Joel Micah	Purcellville, VA
Gilliam, W H Jr and Gilliam, Ruth E	Dryden, VA	Hutchins, Kathryn	Catlett, VA	Mccray, Charles E	Staunton, VA
Gilmer, Judy C and Gilmer, Evelyn M and Gilmer, Howard B	Nickelsville, VA	Inge, Betty A	Fredericksburg, VA	Mcgee, Bryan Glenn and Mcgee, Jodianne L	Haymarket, VA
Glass, Irvin R Jr and Glass, Jimmy G	Nathalie, VA	Jackson, Ronald L and Jackson, C Elizabeth	Lexington, VA	Mcginnis, Gary L and Mcginnis, Kim K	Glade Spring, VA
Glover, Martin E and Glover, Shirley C	Craigsville, VA	Jackson, Roy L	Richlands, VA	Mcgrady, Larry G and Mcgrady, Julia M	Crockett, VA
Goff, Dustin W	Big Island, VA	Jahnke, Deborah K and Caldwell, Dale E	Catawba, VA	Mcguire, William E and Mcguire, Shirley L	Tazewell, VA
Grace, Christina M C/O Connie Walt Grace	Fredericksburg, VA	Jefferson, Darrell W	Pittsville, VA	Mckenna, Jesse V	Sutherlin, VA
Gratz, Stephen C	Richmond, VA	Jennings, Allen P and Jennings, Mary E and Jennings, Kathleen B	Wytheville, VA	Mcmurray, Garvie W and McMurray, Shirley J	Hiltons, VA
Green, Deborah B and Thompson, Jerry C	Purcellville, VA	Johnson, Justin D	Glade Spring, VA	Memitt, Ted E	Floyd, VA
Greer, James C and Greer, Kevin C and Greer, Penny H and Greer, Nora K	Saltville, VA	Johnstone, Eleanor R and Greenaway, Lee R	Purcellville, VA	Miller, James H Jr and Miller, Wanda F	Ceres, VA
Greever, E P	Burkes Garden, VA	Jones Jr, Audie R and Jones, Audie R	Gate City, VA	Miller, John M and Miller, Eloise R	Pulaski, VA
Griffith, Michael A and Griffith, Barbara J	Linville, VA	Jones, Sylvester and Jones, Mary	Alton, VA	Mitchell, Glenn W and Mitchell, Lorena A	Abingdon, VA
Grimm, Jason C and Grimm, Joy K	Powhatan, VA	K and C Farms Partnership, and Compton, Kenneth C and Compton, Teresa and Kirk, Alexander and Phyllis P	Wytheville, VA	Moldvay, Steve A and Moldvay, Mona	Hurt, VA
Grimsley III, Ollie Jackson; Brewer-Grimmsley, Elizabeth E; Brewer, Slade A and Brewer, Marilyn G	Midland, VA	Kalitka, Peter F and Kalitka, Patricia V	Paeonian Springs, VA	Morgan, Samuel L and Morgan, Esther G	Huddleston, VA
Haberstroh, Brian D	Front Royal, VA	Keesee, Jim L and Keesee, Martha A	Abingdon, VA		
		Kegley, W Martin Jr	Pulaski, VA		
		Kelso, Richard S and Kelso, Gloria M	Arlington, VA		
		Kendrick, Harold F	Gate City, VA		



Morris, William R	Buchanan, VA	Repass, Randy Joe and Repass, Nancy Katherine and Repass, John	Duffield, VA	Sowers, Joseph L	Willis, VA
Moss, Lon Harold and Moss, Mildred M	Cross Junction, VA	Reynolds, C Duke and Reynolds, Leslie K	Newport, VA	Sprinkle, Gordon G and Sprinkle, Joann T	Fincastle, VA
Mozzo, Ruby C and Davis, James W	South Riding, VA	Rhoton, Oscar R and Rhoton, Velma Jean	Blackwater, VA	Staley, James A	Wytheville, VA
Mullins, James M and Mullins, Bernice W	Saltville, VA	Rhudy Brothers , and Rhudy, Walter L and Rhudy, William J	Tazewell, VA	Stanley, Curtis A	Laurel Fork, VA
Mullins, William S	Duffield, VA	Rhudy, Walter L and Rhudy, Barbara Ann	Tazewell, VA	Stanley, James H and Stanley, Zelma C/O David Stanley	Clinchport, VA
Mustard, Robert Allen and Robert C	Bland, VA	Richards, Garritt S	Goodview, VA	Stanley, Jared E and Stanley, Laurel M	McClure, VA
Myers, Gary D and Myers, Mary R	Round Hill, VA	Ridgeway, Joshua A	Vinton, VA	Stanley, Maurice D	Meadows of Dan, VA
Neal, Charles H	Richmond, VA	Rigney, Billy Floyd	Callands, VA	Stapleton , William E Jr	Wise, VA
Neck Creek Farms Inc, and Guthrie, William M	Dublin, VA	Ringer, Annalene	Potomac Falls, VA	Stapleton, Linda and Stapleton, Glen W	Nickelsville, VA
Nesbit, Jeffrey A and Nesbit, Kathryn C	Waterford, VA	Ringer, Paul A	Potomac Falls, VA	Stockner, Zack M and Stockner, Thomas C and Stockner, Cherie L and Stockner, Dawn S	Galax, VA
Nichols, James R	Stephens City, VA	Rizzo, Paul F and Kelly, Rebecca J	Glade Spring, VA	Stony Creek Inc , and Ahrends, Nickole C	Forest, VA
Norris, John M and Norris, Carol A	Meadowview, VA	Roberts, Orville C and Roberts, Margaret A	Bristol, VA	Strickland, James K and Strickland, Deborah Lee	Virginia Beach, VA
Novak, Heather A	Amisville, VA	Roberts, Phillip Austin and Roberts, Phillip M	Somerset, VA	Strouth, James Verl	Wise, VA
Nunley, Wayne	Lebanon, VA	Robertson, Glenn A and Jessee, Richard E	Covington, VA	Sullins, Jeffrey D and Sullins, Angela F	Meadowview, VA
Odaniel, Michael	Rixeyville, VA	Robinson, Timothy S and Robinson, Paul M	Nickelsville, VA	Sullivan, Ralph D and Sullivan, Marjorie G	Damascus, VA
Orange, David N	Thaxton, VA	Roland, Harold D and Roland Jr, Harold Dean and Stevenson, Larry G	Chilhowie, VA	Swartz, Harry T and Swartz, Donna H and Swartz, Jason T and Swartz, Jessica K	Natural Bridge, VA
Pagan , H D Jr and Pagan, Loree J	Pulaski, VA	Roland, Harold Dean, Jr	Chilhowie, VA	Sykes Investment Llc , and Sykes, Glenda C and Sykes, Larry H	Lebanon, VA
Pagan, Joseph Austin and Pagan Jr, H D Jr and Pagan, Loree J	Pulaski, VA	Roland, Michael G	Chilhowie, VA	Talley, Jennifer Keith and Bailey P	Craigsville, VA
Palasciano, Frank M and Palasciano, Sandra L	Purcellville, VA	Rollins, Kent E and Rollins, Deborah A	Staunton, VA	Talley, Jennifer Keith and Makayla	Craigsville, VA
Parris, Donald S and Parris, Patricia O	Arlington, VA	Rose, Michael E and Falcon, Eliyahu	Warrenton, VA	Tankersley, Foster E and Tankersley, Cynthia C	Abingdon, VA
Parris, Robert Louis and Parris, Kevin Scott	Warrenton, VA	Rouse, William Allen and Rouse, Crystal D and Honaker, James M	Glade Spring, VA	Tate, Erisman C	Pulaski, VA
Patton, Eddie H and Mercadante, Ruth A and Mercadante, Andrew C	Richmond, VA	Rowe, Larry S and Rowe, Marie V	Abingdon, VA	Taylor, Robert J	Nickelsville, VA
Peachey, John W and Wanda R	Wytheville, VA	Russ, Thomas S and Turner, Anna M	Abingdon, VA	Temple, Joseph R and Temple, Patricia A	Craigsville, VA
Pelletier, Robert R and Pelletier, Polly B	Chantilly, VA	Rutherford, Jerry G	Galax, VA	Terry, J Bradley and Terry, Kimberly B and Belcher, Paul L	Grundy, VA
Pendleton, William N and Alexander, Brian D	Wytheville, VA	Sage-Gibson, Donnie and Estep, William C	Cripple Creek, VA	Terry, Mark D	Glade Spring, VA
Pennington, Kelly D	Pound, VA	Saunders, Ray L and Saunders, Faye H	Draper, VA	Terry, Mark D and Terry, Melissa L	Glade Spring, VA
Perl, Justin O and Perl, Erica L	Madison, VA	Schmidt, Katherine D	Elkton, VA	Tester , David A Jr and Tester, Rochelle A	Bristol, VA
Phillips, Kevin M and Phillips, Christina L	Harrisonburg, VA	Schneider, Kristopher K	Willis, VA	Thibodeaux, Emery and Thibodeaux, Rebecca K	Stuarts Draft, VA
Piedmont Equine Practice Inc, and Davis, Joseph F Jr and Nolan, John P Jr and Bowman, Sean W	Marshall, VA	Schourek, Peter A	Aldie, VA	Thomas, Marvin O	Vernon Hill, VA
Piedmont Equine Practice Real Esta, and Davis, Joseph F Jr and Nolan, John P Jr and Bowman, Sean W	Marshall, VA	Schourek, Peter A and Schourek, Robin L	Aldie, VA	Thomas, Robert B and Thomas, Janice C	Pearisburg, VA
Plaster, Timothy A	St Paul, VA	Scott, Morgan E and Scott, Virginia T	Radford, VA	Thompson Brothers Inc, and Thompson, Dorsey H and Thompson, Dawn K and et al	Floyd, VA
Polcha, Andrew E	Leesburg, VA	Shafer, Bryan	Weyers Cave, VA	Thompson, Robert Belker and Thompson, Waviely H and Thompson, Marcia A	N Tazewell, VA
Powers, Willie D	Dungannon, VA	Shank, Warren R and Shank, Sanford L	Dayton, VA	Tipton, Ronnie K and Tipton, Tammy H	Gate City, VA
Poyser, David W and Poyser, Janet T	Staunton, VA	Shannon, Paul C	Warrenton, VA	Toler, Carroll F	Floyd, VA
Pratt, Mark W and Pratt, Susan L	Draper, VA	Sheets, Daniel A	Fishersville, VA	Trail, Charles E	Roanoke, VA
Presley, Avery M	Jonesville, VA	Sheets, Dexter V and Sheets, Kathy L	Chilhowie, VA	Turner, Carmen N	Stuart, VA
Price, Rex B	Hillsville, VA	Shepard, Garnet L and Shepard, Helen O	Honaker, VA	Tyree, George E	Goodview, VA
Price, Robert S	Saltville, VA	Shiple, Jamie T and Shipley, Jayme J	Abingdon, VA	Underwood, Teresa E and Underwood, Ronald G	Roanoke, VA
Pruett, H Michael and Pruett, Iris C	Ceres, VA	Shirk, Ralph K and Eldon K Knicely	Harrisonburg, VA	Updegraff, Jason M and Brittany E and Troy A and Bonnie L Hinchey	Meadowview, VA
Puckett, Tracy A and Puckett, Rocky A	Glade Spring, VA	Shortt, Gerald K and Shortt, Joetta L	Shortt Gap, VA	Vance, Vester W	Castlewood, VA
Pugh, Leah A	Staunton, VA	Showalter, Titus L	Bridgewater, VA	Vanhuss, Christy A and Bebbler, Fred L and Bebbler, Patricia A	Meadowview, VA
Purvis, Brett L and Purvis, Linda A	Norfolk, VA	Showalter, Wayne F and Showalter, Lydia E and Estate Of Nelson S Gardner,	Broadway, VA	Vazzana, John D and Vazzana, Cheryl E	Paris, VA
Rachel, Bruce and Rachel, Lisa A	Bristol, VA	Shupe, Linda R	Orange, VA	Vermillion, Loretta	Gate City, VA
Ragan, Jerry A and Ragan, Patricia L	Purcellville, VA	Sieg, Terence Y	Charlottesville, VA		
Ramey, Alline B	Gainesville, VA	Simmons, David Hunter and Simmons, Carolyn P	Goodview, VA		
Randolph, Otto C	Harrisonburg, VA	Simms, Gary R and Simms, Judy H	Ceres, VA		
Ran-Rod Holsteins A Partnership, and Showalter, Rodney A	Fulks Run, VA	Singleton, James C and Singleton, Patsy A	Cleveland, VA		
Rapport, Douglas Lee and Fry, Robert Larry	Purcellville, VA	Sizemore, Robert E Jr	Gate City, VA		
Ratcliff, Dustin J	Pulaski, VA	Smith, Albert C, Jr and Smith, Laura C	Broad Run, VA		
Ray, Kenneth E and Ray, Barbara J	Hiltons, VA	Smith, Donald G	Elkton, VA		
Ray, Rufus F Jr and Ray , Rufus F	Cedar Bluff, VA	Smith, Myrtle E	Nickelsville, VA		
Redway Jr, Albert J and Redway, Tilda	Alexandria, VA	Snyder, C G	Fredericksburg, VA		
Reed, Glenn C	Floyd, VA	Southern Breeze Farm,	Harrisonburg, VA		

Continued on Next Page



Unclaimed Funds continued

Wade, Brandon M	Floyd, VA	Bell, Bruce Jr and Bell, Juanita	Palestine, WV	Davis, Dickie Joe and Davis, Delores Ruth	Clarksburg, WV
Wade, Christopher G and Wade, Coy E	Floyd, VA	Bell Timbering Inc, and Bell Sr, Charles R	Mill Creek, WV	Dayton, Charles E Jr	Arthur, WV
Wagoner, John H and Wagoner, Lisa C	Rural Retreat, VA	Belt, David C	Elizabeth, WV	Dayton, Mrs Nellie K	Lahmansville, WV
Waindel, Evelyn N	Nathalie, VA	Belt, Robert L	Three Churches, WV	Dean, Howard C and Dean, Juda B	Mineral Wells, WV
Walker, Daniel B and Keen, James B	Chilhowie, VA	Bennett, Kenneth N	Valley Bend, WV	Deem, David M and Deem, Janice H	Ronceverte, WV
Walls, J N Jr and Walls, James Norman	Bristol, VA	Berg, Ronald Brent and Berg, Beverly Ann	Petersburg, WV	Delsignore, Anthony P and Delsignore, Hanne M	New Creek, WV
Walter, Thomas L Jr	Sperryville, VA	Bibbee, Arthur W	Mineral Wells, WV	Deremer, Richard and Deremer, Henry	Keyser, WV
Weaver, Anthony R and Weaver, Donna J	Bluemont, VA	Bibbee, Paul S and Bibbee, Dorothy K	Walker, WV	Detamore, Richard F	Weston, WV
Weaver, Jon B and Weaver, Jennifer L	Keswick, VA	Biddison, Dudley D and Biddison, Joy J	Aurora, WV	Deuel, John R and Deuel, Virginia F	Romney, WV
Weaver, Kent D and Weaver, Ruthann B	Bridgewater, VA	Blake, Brian K	Buckhannon, WV	Dever, Eric J	Clarksburg, WV
Wheelbarger, Stacy B	Dayton, VA	Blake, Brian K and Blake, Judy	Buckhannon, WV	Dillard, Otho and Dillard, Helen	Liberty, WV
Wheeler, Ryan C	Moneta, VA	Bohrer, Philip L	Romney, WV	Doty, Conrad and Doty, Carol	Vienna, WV
White, Jerry L and White, Angela V	Nickelsville, VA	Bookout, Craig L and Bookout, Linda Kay	Union, WV	Dove, Christopher W	Baker, WV
Whitman, Alison Dawn and Whitman, James Dale II	Abingdn, VA	Booth, Danny W and Allen, John H and Booth, Thomas F et al	Linside, WV	Eagle, Andrew M	Friars Hill, WV
Whitt, Samuel S and Whitt, Janie E	Falls Church, VA	Bostic, James D	Buckhannon, WV	Eaton, Jimmie M and Eaton, Daniel Ray and Eaton, Dianna L	Mineral Wells, WV
Widener Brothers Farm, and Widener, Dennis E and Widener, Charles E and Widener, G S	Damascus, VA	Bourgeois, Brandon and Bourgeois, David L	Ripley, WV	Epling, Darrin S and Epling, Christa D	Spencer, WV
Widener, Hubert S and Widener, Marlene W	Fancy Gap, VA	Bowen, Boyd L and Bowen, Randi L	Mt Clare, WV	Everson, Harold F and Everson, Bernard H and Everson, Shelia K	Belington, WV
Wilkins III, William W	Alton, VA	Bowers, James F Jr and Bowers, Willa L	Keyser, WV	Fazenbaker, Reuben K and Fazenbaker, Martha B	Independence, WV
Wilkinson, John P	Staunton, VA	Bowes, Daniel S	Philippi, WV	Ferguson, Joseph L II and Ferguson, Sandra L	Fairmont, WV
Wilks, Jerald A	Purcellville, VA	Bradley, John T	Clarksburg, WV	Ferguson, C W III	Wayne, WV
Willi, George John	Harrisonburg, VA	Branson, Roy W and Branson, May C	Keyser, WV	Ferren, Christie A	Flemington, WV
Williams, Troy A	Jonesville, VA	Brumfield, Rondal L and Brumfield, Louise V	Ashton, WV	Fertig, Gary E and Fertig, Emogene P	Mt Nebo, WV
Willis and Titus PTRN	Bluemont, VA	Buckley, Ralph B and Buckley, Betsy J	Romney, WV	Foster, Russell C and Foster, Sharon A	Weston, WV
Willis, Kenneth W and Willis, Jeanette W	Keene, VA	Burdette, Stephen M and Burdette, Deborah L	Sissonville, WV	Fuhrman, Robert E and Fuhrman, Charlene O	Elkins, WV
Wilson, David A and Wilson, Lesa H	Dublin, VA	Burner, Rebekah	Philippi, WV	Gadd, W P II and Gadd, Inetta R	Beverly, WV
Wilson, Gary W and Wilson, Doris A	Earlysville, VA	Carpenter, George H	Keyser, WV	George, Greg A	Weirton, WV
Wimmer, Edria E and Epperly, Jill Annette	Bedford, VA	Carr, Justin L	Gallipolis Ferry, WV	Gerencir, Thomas E and Gerencir, Anna-Neale	South Charleston, WV
Wirt, Benny L	Pulaski, VA	Carson, W M and Carson, Nora L	Rockport, WV	Gibson, Charles T	Morgantown, WV
WLR Foods Inc	Broadway, VA	Cayton, Timothy E and Cayton, Thorne E	Weston, WV	Gillespie, Ernest E Jr	Star City, WV
Wolfe, Michael J and Wolfe, Ruth S	Hurt, VA	Chapman, Jared W and Jackson Sidney B	Lost Creek, WV	Gillisie, Tracy D and Gillispie, Renee L	St Albans, WV
Woodyard, Kermit L and Vest, Wesley B	Newbern, VA	Chapman, Joel V and Chapman, Robert E	Chapmanville, WV	Goldizen, A C	Maysville, WV
Worley, Brian T	Ferrum, VA	Clark and Hardin Inc	Moorefield, WV	Gonzalez, Daniel S and Gonzalez, Hilary L and Blankenship, Larry P and Blankenship, Bonita L	Bridgeport, WV
Worley, George S and Worley, Faye B	Natural Bridge Sta, VA	Claypool, Ernest R II	Nutter Fort, WV	Gordon, Cynthia Muntzing	Clarksburg, WV
Wrag, Erin M	Rocky Mount, VA	Claypool, Charles W	Nutter Fort, WV	Gray, William H and Gray, Sharon E	Wallace, WV
Yates, Edgar C and Yates, Patricia P	Woodstock, VA	Cline, Steve	Mineral Wells, WV	Greathouse, Benjamin A and Greathouse, Sarah A	Spencer, WV
Yates, William B	Halifax, VA	Cloud, C L	Hedgesville, WV	Green, Alvie W and Green, Patsy J	Walker, WV
Young, Karen B and Young, Wayne S	Front Royal, VA	Comer, Jeremy Cain	Ravenswood, WV	Green, William D and Green, Jamie W	Philippi, WV
Young, Wayne E	Lebanon, VA	Comer, Jeremy Cain and Comer, Cassie D and Comer, Benita	Ravenswood, WV	Griffith, Mary Lou	Beckley, WV
Zimbro, John M and Zimbro, Vicki L	Falmount, VA	Comer, Jeremy Cain and Comer, Joseph Michael	Ravenswood, WV	Grimm, George J and Grimm, Ruth M	Sistersville, WV
		Conard, Walter D and Conard, Roberta S	Richwood, WV	Grogg, John F	Bridgeport, WV
		Cooper, James H and Cooper, Ethel R	Troy, WV	Groves, Rodney G and Groves, Leona L	Crawford, WV
		Coplin, John S	Flemington, WV	Groves, Roy K	Nettie, WV
		Coplin, John S and Coplin, Penny S	Flemington, WV	Gump, John L	Mannington, WV
		Cowell, Richard E and Cowell, Nancy C	Fairmont, WV	Gump, John L	Mannington, WV
		Cox, Heather	Sutton, WV	Haid, Kenneth A Jr	Beverly, WV
		Crews, Lola	Marlinton, WV	Hale, Dan E	Morgantown, WV
		Crowe, Travis S	Parkersburg, WV	Hall, William H Jr	Bruceeton Mills, WV
		Crudele, Mark	Waverly, WV	Hall, Paul E	Mineral Wells, WV
		Cunningham, Gary R and Cunningham, Belva J	Red House, WV		
		Curry, Christina L	Weston, WV		
		DandK Farm, and Kingery, Don C and Moreland, Cathie L and Moreland, Stephen	Point Pleasant, WV		
		Dabney, George O and Dabney, Yvonne E	Henderson, WV		

West Virginia

Ables, Jimmie and Ables, Freddie	Weston, WV
Adams, Charles A and Sandra D and Tingler, Earlen K and Kimberly A	West Union, WV
Adams, Joseph Michael and Adams, Beth A	Clarksburg, WV
Adams, Robert G and Hilda S	Fort Ashby, WV
Allen, Perry H and Allen, Melissa D	Jane Lew, WV
Alt, Jeffrey S	Fisher, WV
Anthony, Michael D and Anthony, Robin K	Washington, WV
Arbogast, Richard E	Jane Lew, WV
Bane, John H and Bane, Mrs J Oliver	Keyser, WV
Bane, Townsend L and Bane, Carol A	Augusta, WV
Barker, Robert W and Barker, Sherry L	Parkersburg, WV
Bean, Olene E	Baker, WV



Hanna, Garnet R.....	Elizabeth, WV	Lemaster, Arthur H and Lemaster, Rosalie D.....	Wallace, WV	Moss, Bill L.....	Mineral Wells, WV
Harmon, Harley Allen and Harmon, Faye E.....	Sherman, WV	Leonard, Richard L.....	Burlington, WV	Moss, Timothy C.....	Exchange, WV
Harris, Clyde E and Harris, Joyce L.....	Mineral Wells, WV	Lewis, Gregory M.....	Buckhannon, WV	Mowery, Warnie L and Mowery, Bonnie L.....	Upper Tract, WV
Hartman, Mark E and Hartman, Natalie B.....	Keyser, WV	Lewis, Mrs Ollie A.....	Keyser, WV	Mullins, William P and Mullins, Sharon J.....	Newton, WV
Hatfield, Joseph W and Hatfield, Stephanie L.....	Gallipolis Ferry, WV	Lewis, Terry K and Lewis, Kimberly D.....	Mt Clare, WV	Murphy, S Ronald and Murphy, Betty L.....	Spencer, WV
Haught, Thomas D and Haught, Aimee J.....	Mannington, WV	Livingston, Everett L and Livingston, Rhonda A.....	Flemington, WV	Myers, Dennis C.....	Martinsburg, WV
Hayes, Kenneth W Jr and Webb, Harold L.....	Ronceverte, WV	Loar, Charles M and Haney, William C.....	Parkersburg, WV	Neil, Dwight, II.....	Summersville, WV
Haymaker, Brian D and Haymaker, Stephanie T.....	Capon Bridge, WV	Lomax, Gary L and Lomax, Yvonne R.....	Buffalo, WV	Newell, Richard L and Summers, Michael H.....	Mt Clare, WV
Heckert, Rodney D.....	Weston, WV	Long, Blair A and Long, Dollie V.....	Springfield, WV	Nicholson, Phillip W and Nicholson, Rebecca J.....	Mt Clare, WV
Hefner, Jesse R and Hefner, Eva G.....	Moorefield, WV	Long, Naoma.....	Evans, WV	Nickleson, James R and Nickleson, Kathleen S.....	Moorefield, WV
Heldreth, Howard E.....	Fairmont, WV	Long, Vera L.....	Kirby, WV	Nieman, George B and Nieman, Betty J.....	Bruceton Mills, WV
Henson, Terry Lee and Henson, Carolyn Sue.....	Charmco, WV	Ludwig, Robert E.....	Baker, WV	Nuzum, David R and Nuzum, Ronna J.....	Shinnston, WV
Holland, James Michael and Holland, Deborah Sue.....	St Marys, WV	Lytle, Chevy M.....	Gassaway, WV	Oates, Eugene C and Oates, Roy P.....	Augusta, WV
Hollar, Mary and Howell, Kinsey M.....	Stonewood, WV	Mace, Rick A and Mace, Valori A.....	Parkersburg, WV	Okes, Frederick M and Okes, Connie F.....	Cool Ridge, WV
Holliday, Christion W and Holliday, Katherine D.....	Morgantown, WV	Mann, Casey Todd and Mann, Angela C.....	Peterstown, WV	Opekiska Inc,.....	Morgantown, WV
Howerton, Steven G.....	Beckley, WV	Marcum, Harley W.....	Point Pleasant, WV	Orndorff, Anna S and Orndorff Jr, Raymond L.....	Baker, WV
Huffman, Bert W and Huffman, Jeanne L.....	Elkview, WV	Markle, Mrs Ralph S and Markle, Oral R.....	Keyser, WV	Ours, Jacob F.....	Cassville, WV
Hull, Roger B II.....	Buckhannon, WV	Marsh, Quentin W.....	Moatsville, WV	Palmer, Dr Alfred M and Palmer, Helen G.....	Augusta, WV
Hull, Charles S.....	Buckhannon, WV	Martin, Richard H and Martin, Sara Ann.....	Lost Creek, WV	Parker, J Nelson and Parker, Sharon L.....	Ripley, WV
Hull, Timothy A.....	Buffalo, WV	Maston, Gary E and Maston, Sharon E.....	Proctor, WV	Patterson, George.....	Alderson, WV
Hulver, Jessie W.....	Beverly, WV	Maxson, Ward W and Maxson, Patricia Ann.....	Charleston, WV	Paugh, Glenna and Paugh, Terry L.....	Clarksburg, WV
Hunter, Leslie L and Hunter, Willa C.....	Alderson, WV	Maxwell, Kristen.....	Morgantown, WV	Paugh, Shawn D and Paugh, Tamara J.....	Letart, WV
Irvine, Fane Robert, II.....	Marlinton, WV	Maxwell, Robert H.....	Morgantown, WV	Pearcy, Andrew B.....	Shepherdstown, WV
Jeffries, Carol E and Jeffries, Ernest L.....	Weston, WV	Mazer, Charles T.....	Salem, WV	Pell, Edward W and Pell, Sandra B.....	Union, WV
Jennings, Ralph D and Jennings, Alden Blaine.....	Thornton, WV	Mccallister, Arthur W and Mccallister, Donna J.....	Winfield, WV	Perry, Carl E.....	White Sulphur Sprin, WV
Jennings, Trampus N and Jennings, Franklin M and Jennings, Peggy A.....	Thornton, WV	Mccaustland, Smith and Brown, Harriet M.....	Pliny, WV	Perry, Frederick A and Perry, Carol A.....	Fayetteville, WV
Johnson, James E and Johnson, Daniel B.....	Moatsville, WV	Mcclain, William A and Mcclain, Helen.....	Salem, WV	Peters, Roger L and Peters, Julie E.....	Grafton, WV
Johnson, Mary H and Johnson, John H.....	Parkersburg, WV	Mcdaniel, John W and Mcdaniel Sandra S.....	Tunnelton, WV	Peterson, Nancy C.....	South Charleston, WV
Johnson, Morris and Johnson, Helen.....	Glenwood, WV	Mcdonald, William M and Mcdonald, Sharon S.....	Jane Lew, WV	Phares, Paul and Phares, Pauline.....	Elkins, WV
Johnston, Randall A and Johnston, Jodi.....	Stonewood, WV	Mcdougal, Shelley.....	Jane Lew, WV	Pierce, Larry W and Pierce, Janice W.....	Tunnelton, WV
Jones, Thomas D and Jones, Alana J and Jones, Chris J.....	Charleston, WV	Mckee, Michael P and Mckee, Laura D and Mckee, Gloria J and Mckee, Michael B.....	Points, WV	Pigott, Clovis W Jr and Pigott, Betty R.....	Lumberport, WV
Judy, Kenna Jr.....	Williamsburg, WV	Mckee, Robert D and Mckee, Lola I.....	Kirby, WV	Pigott, Brian K and Pigott, Tina S.....	Belleville, WV
Judy, Charles W and Judy, Brenda S.....	Upper Tract, WV	Mclean, Adam S and Howdershelt, Veron B.....	Philippi, WV	Pitsenbarger, Sonny L.....	Moyers, WV
Keadle, Thomas H and Keadle, Beverly C.....	Buckhannon, WV	Mcillion, Jason.....	Shinnston, WV	Plum, Donald E and Turner, Kenneth A.....	Tunnelton, WV
Keaton, Jack L and Keaton, Shirley A.....	Alderson, WV	Mcsweeney, Robert A, and Mcsweeney, Connie J.....	Wayne, WV	Poland, Frank.....	Beaver, WV
Kee, Dale and Kee, Debra J.....	Spencer, WV	Mcvey, Duane E and Mcvey, Lou Ann.....	Elizabeth, WV	Potomac Trucking and Excavation,.....	Petersburg, WV
Kellar, Scott E, II and Henderson, Carolyn D.....	Mannington, WV	Mihibach, Philip M and Mihibach, Freda.....	Ravenswood, WV	Potts, Dannie L and Potts, Wanda M.....	Gallipolis Ferry, WV
Kelley, Kenneth L and Kelley, Judy E.....	Buckhannon, WV	Miles, Barbara A.....	St Albans, WV	Price, Jesse S Jr and Price, Connie R.....	Wadestown, WV
Kessler, Pamela J and Kessler, John D.....	Cowen, WV	Miller, Charles E III and Miller, Mary C.....	Bridgeport, WV	Price, Jon L and Price, Jennifer A.....	Ravenswood, WV
Kimble, John E.....	Upper Tract, WV	Miller, Jason S and Miller, Sarah Dawn.....	Ripley, WV	Price, Shannon G.....	Sandyville, WV
Kincaid, David R and Kincaid, Sally A.....	Meadow Bridge, WV	Miller, Jeffrey W and Miller, Pamela K.....	Sissonville, WV	Pursley, Charles Ray and Pursley, Delmar G and Pursely, Norma C.....	Leon, WV
Kinder, Dolores A and Parker, Melvin L.....	S Charleston, WV	Miller, Ray E and Miller, Beatrice.....	Lost River, WV	Pyles, Charles V and Pyles, Dorothy.....	Augusta, WV
King, Jeremy C and King, Timothy C and King, Joyce L.....	Evans, WV	Miller, Roy W and Miller, Frances W.....	Rio, WV	Ragland, Troy A and Ragland, Kathleen E.....	Ripley, WV
Knically, Ronald Eugene Sr and Knically, Mary Ann.....	Elizabeth, WV	Mills, Robert E Jr.....	Mathias, WV	Raines, Jeffery L and Raines, Valorie J.....	Sissonville, WV
Krokus, Pamela A.....	Lahmansville, WV	Minnick, Travis J and Mongold, Jessica M and Minnick, Randall S.....	Elk Garden, WV	Ratliff, John W and Ratliff, Patricia.....	Clarksburg, WV
Krosmico, Elizabeth E.....	Clarksburg, WV	Mirabile, Ben.....	Lerona, WV	Rausenberger, Robert.....	Lewisburg, WV
Lacko, David A and Lacko Ramona K.....	Albright, WV	Mitchell, James F Jr and Mitchell Sr, James F.....	Bluefield, WV	Reed, David A and Reed, Daraunta M.....	Kenna, WV
Lambert, J M and Lambert, Thelma.....	Circleville, WV	Mongold Jr, Roy J and Mongold, Amanda F.....	Moorefield, WV	Reed, Rex A and Reed, Karen S.....	Moatsville, WV
Lambert, James B and Unger, Larry and Unger, Russella.....	French Creek, WV	Montcroft Farms LLC, and Grose, Edward C and Grose, Jean T et al.....	Terra Alta, WV	Rice, Dale M.....	Dunbar, WV
Landfried, John W and Landfried, Jo Ann.....	Ripley, WV	Moore, Elmer Luke Sr and Moore, Rhonda L.....	Weston, WV	Riggleman, E L.....	Rig, WV
Lantz, Vonda Lee and Lantz, Eric K.....	Philippi, WV	Moore, John D and Moore, Helen G.....	Webster Springs, WV		
		Moore, Joseph D.....	Elkview, WV		
		Morris, Danny L and Morris, Elizabeth Sue.....	New Martinsville, WV		
		Morris, Stanley T and Cheri.....	Mt Nebo, WV		

Continued on Next Page



Unclaimed Funds continued

Rightsell, A Carl and Rightsell, Kendra L Circleville, WV
 Rine, James Phillip and Rine, Betty Lou New Martinsville, WV
 Rinker, Edward C Purgitsville, WV
 Roberts, Donald R and Garrett, Richard H Middlebourne, WV
 Roberts, Donald R and Roberts, Anita R and Garrett, Donna J Middlebourne, WV
 Rodgers, James W and Rodgers, Arletha Meadow Bridge, WV
 Rollyson, Lowell H Gassaway, WV
 Rollyson, Lowell H and Rollyson, Lucinda B Gassaway, WV
 Ruddle, Arlie L and Ruddle, Joyce V Fort Seybert, WV
 Sams, John K and Sams, Karen Elizabeth, WV
 Saville, William V Romney, WV
 Scherr, Edwin G Kenna, WV
 Schwartz, Paul A and Schwartz, Helena R Renick, WV
 Shamblin, Benjamin Looneyville, WV
 Shaver, James P and Shaver, Beth A West Union, WV
 Sigler, E Andrew Pliny, WV
 Sikorski, Larry M Parsons, WV
 Simmons, Floyd J and Simmons, Anna M Franklin, WV
 Simmons, William J Palestine, WV
 Simon, Larry R and Ash, George F Weston, WV
 Sions Equipment Co Inc, and Greenwalt, Gregory A Moorefield, WV
 Sites, B L and Sites, Mary C Riverton, WV
 Sites, Bert K and Sites, Sue Ann Franklin, WV
 Sites, Ella P Seneca, WV
 Skeen, Roger C and Skeen, Ochial Kenna, WV
 Skiles, Earl A Franklin, WV
 Smith, Alan W Maysville, WV
 Smith, Charles E Moorefield, WV
 Smith, David L Stonewood, WV
 Smith, John B and Smith, Carol C Elkview, WV
 Snell, Ralph Petersburg, WV
 Snyder, Gene Sherman, WV
 Socha, David H and Sweisfort, Georgette A Fairmont, WV
 Southall, Denzil C and Southall, Vivian M Cottageville, WV
 Southall, Jeremiah A and Southall, Janice L Staffs Mill, WV
 Southern States Rohrbaugh, Romney, WV
 Spacht, Donald A Morgantown, WV
 Spencer, Helen Keyser, WV
 Spencer, I Ray Keyser, WV
 Sponaule, Mae Riverton, WV
 Sponaule, W Glenn Franklin, WV
 Spurlock, Herman R and Spurlock, Carol A Pinch, WV
 Staats, David H Sherman, WV
 Stanley, David C Fairmont, WV
 Stanley, Roy L and Stanley, Marjorie A Belmont, WV
 Stemple, Joseph K and Stemple, Connie S Aurora, WV
 Stewart, Clintina MCGOWN Hundred, WV
 Stewart, Stanley W and Stewart, Mary B Burlington, WV
 Stout, Steven Dean and Stout, Roberta Sue Fairmont, WV
 Stover, Elza E and Stover, Opal G Apple Grove, WV
 Stover, Gary R and Stover, Phyllis B Liberty, WV
 Strawderman, Ray Moorefield, WV
 Streets, Harry E and Streets, Dorothy Elk Garden, WV
 Strickland II, Joseph R and Strickland, Betty J Clarksburg, WV
 Stump, Warnie Upper Tract, WV
 Summers, Donald E and Summers, Sylvia Bruceton Mills, WV
 Surattanont, Dr Sadtha and Surattanont, Rossukon Romney, WV
 Swiger, Charles C, Jr and Swiger, Scottie Reynoldsville, WV
 Sypolt, Leonard A and Sabol, Kelly A Core, WV
 Tabb, W Ernest and Tabb, Lillian S Bunker Hill, WV
 Talbot, James L and Talbot, Sandra K Letart, WV
 Tallman, Glendol R Jr and Tallman, Loretta Looneyville, WV
 Taylor, Nathan and Taylor, Charlea F Sandyville, WV
 Taylor, Yvonne A and Gibson, Arthur Independence, WV
 Tennant, Christopher D Morgantown, WV
 Thompson, Jacob Kenna Cherry Grove, WV
 Thompson, Lester Wayne Elkins, WV
 Thorn, Jeffrey L Palestine, WV
 Thrower, Joe R and Robinson, Elmer L Wallace, WV
 Timber and Land Associates Inc, and Stewart, Sammy L and Stewart, Rhonda K Elkview, WV
 Titus, Dewain Jr and Titus, Goldie Davisville, WV
 Toothman, James L and Toothman, Melanie S Mannington, WV
 Totten, Mary Anne Parkersburg, WV
 Triple F Resources Inc, and Facemyer, Michael L Ashton, WV
 Tulloss, Frank S Jr and Tulloss, Shirley C Augusta, WV
 Tustin, Stephen Robert and Tustin, Kara Lee Clarksburg, WV
 Uphold, Theodore A Jr Terra Alta, WV
 Vanas, Wilhelm G Hillsboro, WV
 Vincent, Maxine V Flemington, WV
 Walker, R Duane and Walker, Deborah S Red House, WV
 Watson, Kenneth A Pt Pleasant, WV
 Watts, Anthony Todd and Watts, Dawnette J Charleston, WV
 Wedge, Jimmy Joe and Wedge, Darlene Key Pt Pleasant, WV
 Weese, Norman Philippi, WV
 Welling, Dale II Sandyville, WV
 Welling, Dale B and Welling, Connie S and Welling, Dale II Ripley, WV
 Whetzel, Jack C and Whetzel, Debra S Arthur, WV
 Whipp, Maurice D and Whipp, Mary V Romney, WV
 Whipp, Roy H and Whipp, Shirley M Burlington, WV
 Whited, Delbert P and Whited, Dorothy E Parkersburg, WV
 Wigal, Mary A Washington, WV
 Willard, Jeffrey D and Willard, Charles King Oak Hill, WV
 Williams, Felix S Moorefield, WV
 Williams, Kenneth H New England, WV
 Williams, Larry J West Union, WV
 Williams, Otho L and Williams, Carrie A Reedy, WV
 Wilson, Gary E and Wilson, Joyce E Riverton, WV
 Wine, Jerry N and Wine, Mary J Copen, WV
 Winter, Juanita Ripley, WV
 Winterstein, Chester Jr and Winterstein, Nancy Eleanor, WV
 Wittman, John L and Wittman, Betty J Washington, WV
 Wolfe, Robert C, Barbara L, Stanley E, Ellen S, Larry M, Mary A Philippi, WV
 Wolfe, Truman R and Wolfe, Marilyn R Tunnelton, WV
 Wolford, Mark L Augusta, WV
 Womack, Gerald and Womack, Linda Leon, WV
 Woodyard, Paul Eugene and Woodyard, Paulette F Walker, WV
 Workman, Joseph H and Workman, Francine Lost Creek, WV
 Yost, Eskridge Vernon Augusta, WV

Other States

Shanks, Catherine A and Williams, John B Apo, AE
 Boyd, James A Fort Collins, CO
 Pearson, Gloria Ann Saylor and Pearson, William R Wimbledon, England SW
 Baer, Barbara L Pensacola, FL
 Pomykacz, Brian A and Clark, Roseanna M Port St Lucie, FL
 Reahard, Robert R and Reahard, Martha R Bonita Spring, FL
 Stansbury, Walter D North Fort Myers, FL
 Boehmer, Bret W and Boehmer, Natalie J Alpharetta, GA
 Sawicki, Joseph J and Sawicki, Gail J Decatur, GA
 Shoemaker, Joe G and Shoemaker, Katherine A Sharpsburg, GA
 Thompson, Willard Scott Guadal Makati City P, IL
 Conrad, Paul R and Conrad, Leitha F Wichita, KS
 Mason, Brian J and Boles, Percy D Quinter, KS
 Lawrence, Sonja Hylbert and Randolph, Paul D Sanford, NC
 Rodgers III, Fred D and Rodgers, Traffen M and Rodgers Jr, Fred D Mt Airy, NC
 Severt, Michael L and Severt, Greg S West Jefferson, NC
 Snyder, David Joseph and Price, Harry G Concord, NC
 Sweitzer, Steven R and Sweitzer, Debra A Senora, NC
 Williams, Thomas W and Miller, Stacy S Durham, NC
 Yarbrough, J R and Yarbrough, Ruth N and Gwyn, Allen H and Gwyn, Susanna R Greensboro, NC
 Young, Donald W Durham, NC
 Zenke, Virginia Hawthorne and Zenke III, Henry Christian Greensboro, NC
 Wolfe, Daniel W and Wolfe, Susan W Kearney, NE
 Carroll, Charles D Whitefield, NH
 Barnes, Marlin L and Barnes, Hurshel James Creston, OH
 Cumbo, Terry L Lewistown, OH
 Daniels, David W and Daniels, Darlena Yellow Spgs, OH
 Heilman, Raymond J and Heilman, Linda S Atwater, OH
 Norton, Robert J Jr Chargin Falls, OH
 Sistrunk, William N Belpre, OH
 Haller, Sherry L and Sand, Timothy C Del City, OK
 Rowe, Walker Elliott DPTO 602, Providencia Chile 7501477
 Boswell, Paul Gino and Boswell, Deana G Charleston, SC
 Burgess, Wayne F Williamston, SC
 Burgess, Wayne F and Burgess, June L Williamston, SC
 Casanova, Arthur J and Drury, Lillian L Coosaw Island, SC
 French, Robert M and French, Patricia F Pinopolis, SC
 Hinson, Leo and Hinson, Terry Jones Georgetown, SC
 Mcafoos, Samuel P and Mcafoos, Patsy Edna Anderson, SC
 Mehlman, Peter W and Mehlman, Bernice J Charleston, SC
 Rogers, James R and Rogers, Janice S Little River, SC
 Sutherland, George B Okatie, SC
 Wentz, Leonard L and Wentz, Lola J North Myrtle Beach, SC
 Yates, W Rodger and Yates, Nancy J Summerville, SC
 Miller, John S and Lawton, Sueellen L Bellingham, WA
 Klukas, Kurt D and Zimmer-Klukas, Sadie Mae Cadott, WI



Consolidated Balance Sheets

<i>(dollars in thousands)</i>	September 30,	December 31,
	2019	2018
	<i>(unaudited)</i>	<i>(audited)</i>
Assets		
Cash	\$ 2,203	\$ 4,700
Loans	1,798,604	1,850,777
Allowance for loan losses	(15,473)	(15,313)
Net loans	1,783,131	1,835,464
Loans held for sale	735	349
Accrued interest receivable	15,198	10,518
Equity investments in other Farm Credit institutions	20,729	20,729
Premises and equipment, net	11,201	11,552
Other property owned	787	1,477
Accounts receivable	8,323	22,716
Other assets	2,501	2,146
Total assets	\$ 1,844,808	\$ 1,909,651
Liabilities		
Notes payable to AgFirst Farm Credit Bank	\$ 1,369,289	\$ 1,422,676
Accrued interest payable	3,970	4,033
Patronage refunds payable	437	30,303
Accounts payable	1,202	2,279
Other liabilities	10,260	9,982
Total liabilities	1,385,158	1,469,273
Members' Equity		
Capital stock and participation certificates	10,403	10,426
Retained earnings		
Allocated	92,568	92,568
Unallocated	356,703	337,408
Accumulated other comprehensive income (loss)	(24)	(24)
Total members' equity	459,650	440,378
Total liabilities and members' equity	\$ 1,844,808	\$ 1,909,651

Consolidated Statements of Comprehensive Income (unaudited)

<i>(dollars in thousands)</i>	For the Three Months		For the Nine Months	
	Ended September 30,		Ended September 30,	
	2019	2018	2019	2018
Interest Income				
Loans	\$ 25,529	\$ 25,718	\$ 77,200	\$ 75,714
Interest Expense				
Notes payable to AgFirst Farm Credit Bank	12,084	11,739	36,404	33,887
Net interest income	13,445	13,979	40,796	41,827
Provision for loan losses	250	1,000	500	2,000
Net interest income after provision for loan losses	13,195	12,979	40,296	39,827
Noninterest Income				
Loan fees	240	206	585	575
Fees for financially related services	67	3	78	39
Lease income	3	—	10	—
Patronage refunds from other Farm Credit institutions	2,679	2,721	8,032	8,041
Gains (losses) on sales of rural home loans, net	233	198	561	480
Gains (losses) on sales of premises and equipment, net	10	22	127	187
Gains (losses) on other transactions	28	(18)	35	2
Insurance Fund refunds	—	—	397	1,673
Other noninterest income	16	14	45	54
Total noninterest income	3,276	3,146	9,870	11,051
Noninterest Expense				
Salaries and employee benefits	4,263	4,246	12,557	13,724
Occupancy and equipment	315	319	1,066	1,042
Insurance Fund premiums	314	319	945	952
(Gains) losses on other property owned, net	—	4	136	59
Other operating expenses	2,223	1,558	6,147	5,343
Total noninterest expense	7,115	6,446	20,851	21,120
Income before income taxes	9,356	9,679	29,315	29,758
Provision for income taxes	—	33	20	57
Net income	9,356	9,646	29,295	29,701
Other comprehensive income	—	—	—	—
Comprehensive income	\$ 9,356	\$ 9,646	\$ 29,295	\$ 29,701



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