

Cape Fear FARM & COUNTRY

Winter 2021

*Merry Christmas
& Happy New Year!*


Cape Fear
Farm Credit



TELL-A-FRIEND *Referral Program*

Refer a friend or neighbor to
Cape Fear Farm Credit and receive \$100.*

* Loans subject to RESPA regulations are prohibited from including in this promotion.



Cape Fear FARM & COUNTRY

Cape Fear Farm & Country is published twice a year for stockholders, directors and friends of Cape Fear Farm Credit, Agricultural Credit Association.

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Address changes, questions, comments or requests for copies of our financial reports shall be directed to Cape Fear Farm Credit, ACA by writing at PO Box 2405, Fayetteville, NC 28302 or by calling 910-323-9188. Our quarterly financial report can also be obtained on our website at capefearfc.com.



Cape Fear
Farm Credit

800.368.5819 | capefearfc.com



NMLS# 671714



MERRY CHRISTMAS AND HAPPY NEW YEAR

from our Cape Fear Farm Credit Family to yours.

CFFC Branch locations will be closed December 23-24, 2021 and December 31, 2021.

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John Wesley once said, “do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as ever you can.” At Cape Fear Farm Credit, we exist to serve others to enrich their lives. I’m proud of the positive influence that our customer-owners and dedicated employees are making on the communities that we live and work in across southeastern North Carolina.

Agriculture is about feeding others. It has been rewarding to connect our farmers to those in need through programs like the Produce Project and Farm Buddies. Through those programs, thousands of people were able to enjoy nutritious food provided by local farmers. In addition to our farmers, Cape Fear Farm Credit employees volunteered hundreds of hours of their time assembling and distributing fresh produce. Like our farmers, they also have a passion for feeding others and serving those in need.

Cape Fear Farm Credit believes it is important to invest in the next generation of leaders and agricultural producers. It is these young people that will become the leaders of tomorrow, and we aim to help equip them to be successful. We are proud to extend our scholarship opportunities to college students to help them offset some of the financial burden of investing in their future. We are also excited to have launched a partnership with UNC Pembroke on an Innovation Lab, that provides opportunities for Cape Fear employees to serve as mentors to students, guiding them in areas such as finance, information technology, and business. Our knowledgeable employees are sharing their expertise with the future generation right here at our local educational institutions. In addition, we continue our commitment of supporting organizations such as Future Farmers of America (FFA) and 4-H who serve local communities by developing and mentoring our youth. This fall, along with the two other Farm Credit Associations in North Carolina, we held another successful Pull for Youth fundraising event. These events have raised and donated a combined \$500,000 over the last five years to FFA and 4-H.

Serving as an advocate for our customer-owners requires going beyond the boundaries of our rural communities. In November, Cape Fear Farm Credit had the honor to bring a delegation of local farmers to Washington D.C. for the Farm Credit Fly-In. The purpose of this event is to bring awareness to our Nation’s legislators on the issues agricultural producers and rural communities are facing, as well as to highlight the positive impact they are making on our great nation. It is a privilege to serve such amazing farmers. Thank you for all you do for our local communities and our country.

The Association continues to be blessed by strong financial performance thanks to our loyal customer-owners and dedicated employees. As the end of 2021 comes into focus, I am pleased to report that the Association has experienced solid growth in the loan portfolio, and credit quality remains very healthy. The Association remains well capitalized and earnings for 2021 are projected to be very strong. The Board of Directors remain committed to soundly governing the Association and delivering value to our customer-owners. With the strong financial performance in 2021, another strong patronage distribution is highly likely. Your Board of Directors will declare patronage in late December and it will be paid in early 2022. It is our privilege to serve as your lending cooperative that continues to return profits back to our customer-owners, providing a meaningful reduction in your effective cost of borrowing.

We are proud of this year’s accomplishments and eagerly look forward to continue fulfilling our shared purpose of serving agriculture and our rural communities to enrich the lives of others for many years to come. I pray that God abundantly blesses you, your families and your operations. From the Cape Fear Farm Credit family to yours, Merry Christmas and Happy New Year!

Evan Kleinhans, CEO



SHARED PURPOSE

SERVING AGRICULTURE TO
ENRICH THE LIVES OF OTHERS

OUR MISSION

TO BE THE LENDER OF
CHOICE TO ALL OF
AGRICULTURE AND OUR
RURAL COMMUNITIES





SHARING PRODUCE AND SERVING COMMUNITIES

In 2020, Cape Fear Farm Credit team members saw a need and a chance to serve their communities. Due to the pandemic and supply chain disruptions, farmers needed additional help getting their products into the hands of the community. In response, our team members launched the Produce Project. What started as a response to the pandemic became an effort that continued into 2021 to positively impact communities we serve.

Now in its second year, the Produce Project has provided fresh fruits and vegetables to more than 3,300 people throughout southeastern North Carolina. And thanks to our partnership with 46 local farmers, produce was distributed to 24 food donation centers and distribution partners.

Team members from all nine of our branches worked to package the produce in bags that were distributed through local area partners such as Baptists on a Mission, local food banks, community centers, women's centers, fire stations, Habitat for Humanity and others.

More than 80 employees worked to distribute over 825 bags, which included corn, cucumbers, tomatoes, potatoes, squash, blueberries, blackberries and much

more! Approximately 215 volunteer hours were spent assembling and distributing those bags.

We continued the Produce Project in 2021 because we are strongly committed to serving our customers, communities and the agricultural industry. Put simply, we care.

81 LOCAL FARMERS PARTICIPATED IN THE PRODUCE PROJECT IN 2020-2021.

MORE THAN **EIGHTY** CAPE FEAR FARM CREDIT EMPLOYEES DONATED **438** SERVICE HOURS.

6000 INDIVIDUALS RECEIVED FRESH, LOCALLY GROWN FOOD



FARM BUDDIES PROJECT SEES OVER \$6,000 IN DONATIONS TO ALLEVIATE HUNGER

Pictured from left to right, John Prestage of Prestage Farms, Cape Fear Farm Credit CEO Evan Kleinhans and Scott Prestage of Prestage Farms.

Our farmers have a heart for feeding the world. We have a heart for service. Together, we have a true desire to serve our communities through hunger relief.

In August, Cape Fear Farm Credit partnered with Prestage Farms to launch the Farm Buddies project, which puts food on the tables of people who need it. Participants were Prestage growers and Cape Fear customers who donate food and money to buy food for the Backpack Buddies program.

of feeding others. That's what they do — grow food. What is often not seen, though, is how they cultivate hearts. There's a true passion for the communities where they live and work. Farm Buddies is a way to highlight their hearts and give an opportunity for them to take the extra step and give back.

So many took that extra step. Over 100 local farmers participated in the Farm Buddies project. Those who donated received a co-branded Cape Fear Farm Credit and Prestage hat.



Since August, over \$6,000 has been used to purchase food to donate within our communities.

“Prestage growers and our customers have a heart for feeding others,” said Cape Fear Farm Credit CEO Evan Kleinhans. “It’s what they do each and every day. It was really exciting to see how this partnership gave these individuals an extra opportunity to give back to the communities where they work and live.”

Farmers and agricultural professionals make a life

“I’m grateful that Cape Fear Farm Credit and Prestage teamed up to coordinate this project. It gave me the opportunity to make a difference in my community. I love being able to farm and grow food, but I love seeing hungry bellies filled even more,” said Josh Coombs of Clinton, N.C.

More than 42 million people may experience food insecurity in America, including a potential 13 million children. Rural households are at a higher risk for food insecurity. The goal of the Farm Buddies project was to help relieve this need. Our vision was to shine a light on the hearts of those involved in agriculture and provide an opportunity for them to give back. That vision became a reality.

We are thankful for all those who donated and to Prestage Farms for their partnership. Because of the extra efforts of those, many children will not be going hungry.



NEW \$1,000 COLLEGE SCHOLARSHIP AVAILABLE

Cape Fear Farm Credit has awarded thousands of dollars in scholarships to high-school students who excel in school, are involved in their communities and are committed to agriculture in Southeastern North Carolina. We are excited to offer an additional scholarship that is designed to assist college students.

The new \$1,000 college scholarship will be awarded to four students who live in or are associated with a farming operation served by Cape Fear Farm Credit in the N.C. counties of Bladen, Brunswick, Columbus, Cumberland, Duplin, Harnett, Hoke, New Hanover, Pender, Robeson, Sampson or Scotland. Applicants must also be current students at a state community college or university pursuing an agriculture-related major and having a grade point average 3.0 or higher on an unweighted scale.

ADDITIONAL SCHOLARSHIPS INCLUDE:

FFA SCHOLARSHIP

\$2,000 awarded to one FFA member who lives within the Cape Fear Farm Credit territory.

4-H SCHOLARSHIP

\$2,000 awarded to one 4-H member who lives within the Cape Fear Farm Credit territory.

AT-LARGE SCHOLARSHIP

\$1,000 awarded to eight students who live or are connected to an agricultural operation within the Cape Fear Farm Credit territory. Applicants must be the children or grandchildren of a Cape Fear Farm Credit member.

DIVERSITY SCHOLARSHIP

\$1,000 awarded to one student who lives in or is connected to an agricultural operation within the Cape Fear Farm Credit territory. Applicants must be the children or grandchildren of a Cape Fear Farm Credit member. Applicants must also identify their racial/ethnic status when applying.

AGYOUTH LEADERSHIP SCHOLARSHIP

\$1,000 awarded to up to three high-school seniors who are in good standing with their FFA or 4-H program and live within the Cape Fear Farm Credit territory.

If you are interested in learning more about these scholarships, please visit us online at www.capefearfc.com. The AgYouth Leadership Scholarship application deadline is **Jan. 31**. The deadline to submit applications for the FFA, 4-H, at-large and diversity scholarships is **March 31**.

Offering these scholarships enables Cape Fear Farm Credit to invest in the future of rural communities and agriculture throughout Southeastern North Carolina. There is no doubt that there are many deserving individuals as the applications we receive show every year.



CFFC MENTORS STUDENTS IN NEW UNC-PEMBROKE LEADERSHIP INNOVATION LAB



Cape Fear Farm Credit is partnering with UNC Pembroke to launch a new mentoring program for students to further their knowledge in the areas of lending, accounting and finance, human resources, marketing and computer science.

The Leadership Innovation Lab strives to provide real-world professional development opportunities for UNCP students. It was created to support Cape Fear Farm Credit's commitment to build and expand strategic partnerships that promote diversity in the Association's workforce, customer base and community outreach programs.

Immediately after the program was announced, students began signing up to be paired with a Cape Fear Farm Credit mentor. The value for those students? Experience, said UNCP Assistant Director of Employer Relations April Whittemore Locklear.

"These mentors are experts in their field who are available to help students learn, explore and test their interests and passions in a safe and encouraging environment," she said.

Leadership Innovation Lab participants experience resume critiques, mock interviews, "Shark Tank" contests and a leadership dinner. Thanh Moco, Cape Fear Farm Credit's Internal Controls and Financial Reporting Manager, said the mock interviews have been the most impactful.

"We wanted to treat the interview as professionally as possible to give the students a taste of what a real-world professional interview would look and feel like.

The students thrived in this environment," Thanh said.

She added that some students took things to the next level by providing information on actual job openings they considered pursuing so their Cape Fear Farm Credit mentors could tailor their interview questions to the roles and responsibilities associated with those jobs.

Not only did the students enjoy and learn from the experience, but the mentors also came away with a renewed sense of purpose. All of the mentors agreed that the Leadership Innovation Lab offers them a new way to serve the communities where they live and work and enrich the lives of others.

"It has been rewarding to be part of something that will help students be successful in pursuing their career goals," said Mary Webb, a Cape Fear Farm Credit human resources generalist.

As its names suggests, the Leadership Innovation Lab gives mentors opportunities to lead and encourage leadership in others.

"Leadership is the cornerstone of this lab. Managers manage, but leaders inspire curiosity and thought to action. Cape Fear Farm Credit mentors nudge our students to be the best versions of themselves in a professional environment," UNCP's Locklear said.

"We are excited about being able to cultivate a strong relationship with a local university that is developing young professionals," Moco said.

Cape Fear Innovation Leadership Lab graduate and UNCP student Kiana Myers (middle) received her certificate of completion presented by April Whittemore Locklear, UNCP Assistant Director of Employer Relations and Evan Kleinhans, CEO of Cape Fear Farm Credit.





*Thank
You,
Veterans!*

FARM CREDIT SALUTES OUR VETERANS

Our veterans are the reason we have the freedom to farm and live in the communities we do. In honor of their service and sacrifice, Cape Fear Farm Credit partnered with our friends at AgCarolina Farm Credit to serve over 100 veterans with lunch from PRIME BBQ in Knightdale, NC on November 11. This was our way of saying thank you to service members who gave so much of themselves to protect our country.


Cape Fear
Farm Credit




Ag Carolina
FARM CREDIT



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FARMERS ADVOCATE FOR RURAL IMPROVEMENTS DURING FARM CREDIT FLY-IN

The Farm Credit Fly-In, held the first week of November, was an opportunity for Cape Fear Farm Credit to bring a bit of southeastern North Carolina to the big city of Washington, D.C. We were excited to bring products, such as Avenue Gourmet pecans, grown by Cape Fear Farm Credit members as we met with legislators.

Cape Fear Farm Credit representatives joined farmers Ng Le and husband Gio-An Ho in D.C. The couple, along with their family, raises chickens for Mountaire Farms in Laurinburg, N.C. Originally from Vietnam, where both escaped the communist takeover that took place in the 1970s, the family has been able to make a home and a living farming in North Carolina.

Perhaps it is too cliché to say that Ng and Gio-An are living the American dream, but perhaps it is also apt. Gio-An escaped Vietnam on a boat and made his way to a refugee camp in Malaysia, going days without food or water. Ng's father was sent to prison in Vietnam for years, and she was unable to attend college because her family worked for the previous government. Eventually, they would end up in California, where Gio-An worked for IBM as an engineer and Ng worked as a financial analyst after earning a master's degree. Today, they are raising their three children, Aiden, Jacob and Zaria, on their N.C. farm.

The Ho family understands what it means to face challenges, adapt and make dreams become reality. Their story and dedication to N.C. agriculture made them excellent representatives at the Fly-In. Ng was excited to meet new people and proud to be a North Carolina farmer. She also appreciates how agriculture is supported in the state. When comparing to family and friends in other states, she notes that North Carolina supports farmers a lot.

However, there was one improvement she wanted to discuss with lawmakers: Better internet and technology in rural areas.

"I use technology a lot to help my farm, to control alarms and things like that. It is hard to operate the farm without good internet service. That was one of my big difficulties when I moved out here," she said.

Ng went on to say that they have had to create their own internet, a necessity to run their farm. They are required to have alarms in their chicken houses to alert in case of a power-outage. Ng and Gio-An own 16 houses, and manages another 56 for Ng's brother-in-law. The alarms are vital to protect the chickens. If there is a power outage, the chickens could die if the farmers are not alerted.



"It's very crucial to have good internet in the rural areas. More and more we depend on technology," Ng said.

She says it isn't just them, though. Farmers throughout the area rely on internet and technology. Ng has one friend who must drive to another location to sit under a tower just to do payroll. In addition to sharing their Farm Credit story, Ng's goal was to impress the need for and the importance of good internet and technology on the farm to legislators.

Who better to express this need than farmers who have first-hand experience with overcoming challenges and making dreams reality?

"We had the honor of attending Cape Fear Farm Credit Fly-In," Ng said. "It was wonderful to be a customer advocate for the company which helps many dreams come true."

AVENUE GOURMET PECANS SHARE TRADITIONS WORLDWIDE

In 2009, the first pecan trees were planted at Avenue Gourmet Pecans in Clinton, N.C. The goal was to generate income for Eddie Faircloth when he retired, but those trees and their pecans have progressed into a full-fledged family affair with a worldwide impact.

The Faircloth family planted seven acres of pecan trees, featuring eight varieties among their 225-plus trees. It's important to have different varieties for pollination and production purposes. Within three years of planting them, the first nuts were collected. Over the years, the trees have produced more nuts. A few years into their pecan venture, the Faircloths began candying their pecans.

"The candy business is booming," said Eddie Faircloth. "We can't make enough!"

Their recipe was mostly trial and error, but the idea for the candy was inspired by Eddie's grandmother, Effie Culbreth, who always made sweets during the holidays. Avenue Gourmet Pecans now offers chocolate, vanilla, cinnamon-sugar and plain pecans that can be ordered online and bought in local stores.

While a local family operation, the Faircloth farm has had an impact beyond Sampson County. Their nuts have been enjoyed by those all over the country and the world!

"We've been fortunate enough to be able to send candy around the world. It means a lot that people enjoy the



Gourmet Avenue Pecans from Sampson County, N.C., shared their livelihood with their congressional delegation and staffers as a part of the Nov. 2-3 Farm Credit Fly-In.

candy so much that they would send it to family and friends in other countries," Eddie shared.

Their pecans were highlighted at the Farm Credit Fly-In, where Farm Credit representatives from across the country visited legislators in Washington, D.C. Being able to have Avenue Gourmet Pecans at the Fly-In was a wonderful way to showcase products from Southeastern N.C. farms, a fact Eddie is "proud and honored" about.

While the Faircloths have found prosperity through their pecan operation, their success doesn't come without its struggles. It can be difficult to promote and grow the

business while having additional day jobs. The business, co-owned by Eddie and his son, Dwayne, takes a lot of time. However, it also has allowed the family to spend more time with one another.

"A lot of families don't ever sit down and talk to one another, but with our farm we spend a lot of time together

– especially around the holidays – harvesting the nuts and making candy. We get to know one another really well," Eddie said.

As a family, the Faircloths are preserving the tradition of the Southern iconic pecan and helping start traditions in families locally, in D.C. and around the globe.

FARMING TOGETHER

For the Tyndall family, the farm brings them together, and together is how they farm.

Hailing from Clement, N.C., Gregory and Krystal Tyndall, along with their sons, Aaron, 11 and Ethan, 9, are carrying on the family farm tradition. Revitalizing crops from the farm's past while introducing new ones, the Tyndall family is weaving heritage and fresh perspectives together on their farm.

Gregory is a third-generation farmer who took over the farm from his father in 2006. At that time, there was only a few hundred acres of row crops being farmed. Gregory's dad no longer grew tobacco because of the buyout. Fast forward to today, and the Tyndalls have brought back tobacco, introduced produce (bell peppers, yellow squash, zucchini, hard squashes and cabbage), partnered with friends on a sow farm and lease and run Gregory's parents' nursery hog farm. Over the years, they've worked hard to diversify their farm, something that Cape Fear Farm Credit has helped with as a lender.

The evolution of the Tyndall farm is also something that Gregory's parents have been able to watch.

"We've been blessed that they've have been able to see us grow our operation substantially," Krystal said of Gregory's 82- and 79-year-old parents.

While the demands of the farm increased with its growth, it is those same demands that bring the family together.

In 2016, Krystal quit her job in town and came to work on the farm fulltime. In some ways it offered her more flexibility and, in another way, it offered less.

"I'm around in case the kids need something from school.

When I worked in town, I was 30 minutes from school and had to ask my boss for time," Krystal said.

Sons Ethan and Aaron like that their parents are close by and enjoy being able to spend time with family like their grandparents who they often stay with. Sometimes the boys would like to go to the beach more, but as Krystal tells extended family, "for farmers, Saturday is another Monday." Even so, Ethan and Aaron love the farm and like to share their farming heritage with friends when they come over. They get to share the full circle of food from seed to plant to pepper to packaging.

For Krystal, "being able to raise [their] children with the knowledge that their food does not come from the grocery store and how much time and preparation it takes sometimes," is one of her favorite things about being on a farm.

Her favorite thing, though, is how the farm brings them together.



THE VALUE OF A COOPERATIVE

MEMBER ASSISTANCE PROGRAM

Available for you and your family, Cape Fear Farm Credit offers free, confidential support services through First Sun Healthy Spark. This service is offered to our customer owners to help navigate a variety of personal and work related challenges. Through First Sun Healthy Spark, you can access information, resources and one on one support.

WHAT MEMBERS RECEIVE:

- Counseling sessions licensed by professional counselors via in person, video, telephonic, text or chat
- Assistance with financial coaching; legal consultations and documents; child, adult and elder care resources; school and college resources; parenting and adoption assistance; and pet care assistance

Whether it's solving a crisis, helping with a life problem or planning for the future, the HealthySpark program is designed to aid our customer owners to meet challenges and fulfill their potential.

For more information: **1-800 968-8143**

Register at <https://healthyspark.personaladvantage.com/welcome.jsp>



NEED SOME DOUGH?

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Cape Fear Farm Credit now offers the opportunity to have your patronage refund deposited directly into your bank account. You will receive a notice detailing the amount being returned to you and the funds will be deposited the same day the checks are issued - it's that easy!

Talk to your local branch today to get your automatic deposit set up!



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SLOW-COOKED SPICED CRANBERRY PORK ROAST

8 SERVINGS

INGREDIENTS

4 pounds boneless blade pork roast
14 ounces cranberry sauce (jellied)
 $\frac{2}{3}$ cup sugar
 $\frac{3}{4}$ cup cranberry juice
2 tablespoons Dijon mustard
 $1\frac{1}{2}$ teaspoons ground cloves
1 teaspoon ground black pepper
salt (to taste)

DIRECTIONS

1. Trim fat from pork roast, if necessary. Place roast in 4- to 6-quart slow cooker. Use wire whisk to stir together cranberry sauce and sugar in medium bowl.
2. Stir in juice, mustard, cloves and pepper until well combined. Pour cranberry mixture over roast in slow cooker.
3. Cover slow cooker and cook on low for 6 to 8 hours or until pork roast is tender. Season roast to taste with salt; serve juices with roast.

SOURCE

<https://www.yummly.com/recipe/Slow-Cooked-Spiced-Cranberry-Pork-Roast-2248873>



PECAN PIE MINI MUFFINS

INGREDIENTS

1 cup packed brown sugar
 $\frac{1}{2}$ cup all-purpose flour
1 cup chopped pecans
 $\frac{2}{3}$ cup melted butter
2 eggs

DIRECTIONS

1. Set oven to 350 F
2. Combine sugar, flour, and pecans
3. In another bowl, mix butter and eggs
4. Mix all ingredients together
5. Bake for 20-25 minutes

THE BEST SWEET POTATO CASSEROLE

8 SERVINGS

INGREDIENTS

FILLING

½ stick (4 tablespoons) unsalted butter, melted, plus more for buttering the baking dish
3 to 4 large sweet potatoes (about 1¾ pounds), peeled and cubed
½ cup milk
¼ cup brown sugar, packed
1 teaspoon pure vanilla extract
½ teaspoon kosher salt
2 large eggs

TOPPING

½ cup all-purpose flour
½ cup brown sugar, packed
½ stick (4 tablespoons) unsalted butter, melted
¼ teaspoon kosher salt
¾ cup chopped pecans

SOURCE

<https://www.foodnetwork.com/recipes/food-network-kitchen/sweet-potato-casserole-3364945>

DIRECTIONS

SPECIAL EQUIPMENT:

2-QUART BAKING DISH

1. For the sweet potatoes: Add 1¾ pounds peeled and cubed sweet potatoes to a large pot of salted water. Bring to a boil over high heat, then lower the heat to a simmer and cook until the potatoes are very tender, 15 to 20 minutes. Drain and cool. Mash the sweet potatoes.
2. For the filling: Preheat the oven to 350 degrees F. Butter a 2-quart baking dish.
3. Whisk together the butter, mashed sweet potatoes, milk, brown sugar, vanilla, salt and eggs in a large bowl. Transfer to the prepared baking dish.
4. For the topping: Combine the flour, brown sugar, butter and salt in a medium bowl until moist and the mixture clumps together. Stir in the pecans. Spread the mixture over the top of the sweet potatoes in an even layer. Bake until mostly set in the center and golden on top, 25 to 30 minutes. Serve hot.





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Virtual 2022 Annual Meeting

Save the Date | **Tuesday, February 22**

In the field, on a tractor, checking livestock
or at home with the family

**wherever you are...
we're bringing the
annual meeting to you**

As a cooperative, all stockholders of Cape Fear Farm Credit are invited to attend the 2022 Annual Stockholders' Meeting. This year, we're bringing the event to you. Election of nominating committee and directors will be conducted by mail ballot following the meeting. *More information coming January 2022.*

