



Left to right: Justin Wiethorn, Regional President; Julie Martinez, Loan Administrator; Nathan Winstead, Vice President Lending; Peggy Adkins, Sr. Loan Administrator; Nancy Staudt, Loan Administrator; Tyler Rosser, Loan Officer

The *Georgetown View* sits down for an interview with Nathan Winstead of Lone Star Ag Credit.

ARE YOU EXCITED TO OPEN A NEW LOCATION IN GEORGETOWN?

We are honored to be opening the new credit office in Georgetown. My family has called Georgetown home since 2013. I've been managing our Round Rock office for more than three years and the opportunity to relocate the office to my community is very exciting.

Lone Star has a large customer base in Williamson County. We look forward to building on that foundation. Our office will also serve Bell, Milam and Burnet Counties. Because Georgetown is the county seat and one of the fastest growing cities in central Texas, we'll be able to serve both those who live in the city and want recreational property and people who have a rural primary residence and homestead.

WHAT LED YOU TO RURAL LENDING?

I grew up in Georgetown, Indiana about 15 miles west of Louisville, Kentucky and was raised in the country enjoying hunting, fishing and riding horses. After graduating college, I spent about eight years in commercial banking in Washington, D.C.

Ag lending allows me to help folks that have the same roots as I do. We have a niche in financing property, agribusinesses, cattle, and equipment. While there's some overlap with commercial banks and mortgage lenders, we offer very competitive products for the type of assets we finance.

HOW DOES FINANCING FARMS, RANCHES AND AGRICULTURE FIT INTO URBAN COMMUNITIES?

I often get asked the question, "Who is your typical client?" Most are surprised to hear that the majority of my clients are people who live, work, and play in the city

or suburbs. While we certainly serve full-time farmers and ranchers, the economic markets of high land values and low commodity prices make it difficult for a family to survive on farm income alone. Many of my clients, just by the nature of where we live in a more urbanized area, have off-farm income and often run a cattle herd or lease some of their property to a local farmer.

If you're are looking for 10 acres plus in the country, outside the city limits, Lone Star Ag Credit can be a great resource for you. The niche we serve and the difference between us as a farm credit association and a mortgage lender, is that we do not sell our loans in the secondary market and therefore can finance Ag Exempt and income-producing properties that a mortgage company may or may not be comfortable financing. Our expertise is in the rural setting, and theirs is in financing homes in a subdivision within the city limits.

WHAT LOAN OPTIONS DO YOU PROVIDE?

Lone Star Ag Credit can serve as a one-stop shop for your rural financing needs. We finance land and provide interim construction and permanent financing for rural homes on acreage. Whether you're dealing with a small home site in the country or a large gentleman's ranch, we would love the opportunity to work with you.

If you have property and are looking to purchase cattle and want to finance a line of credit or term loan for those cattle, we can help.



Nathan Winstead, Vice President Lending; Tyler Rosser, Loan Officer

If you are a full-time farmer and need working capital for your farming expenses and equipment, we can help.

Lastly, our team works closely with mortgage lenders and commercial bankers in the communities we serve. When we field a phone call or have a meeting with a family to identify their particular need, we can quickly determine whether it is a good fit for us or they need to be served by another type of lender. People in the community can look to Lone Star Ag Credit as a resource for a positive, informative experience, even if our services aren't the right fit for their particular situation.

We are a co-op and offer a patronage dividend to all of our shareholders, as a way of giving back a portion of our company profits. This additional benefit is unique to farm credit and effectively reduces our borrowers' interest paid over the life of the loan.

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