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Dothan

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Dothan, AL 36303
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1032 Boll Weevil Circle, Suite D
Enterprise, AL 36330
(334) 347-6954

Gulf Coast

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Loxley, AL 36551
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Monroeville

36 North Alabama Avenue
Monroeville, AL 36460
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Montgomery

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Opelika

1431 Gateway Drive
Opelika, AL 36801
(334) 749-3303

Selma

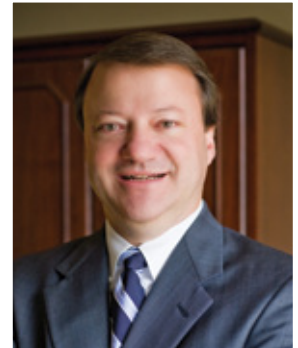
105 Samuel O. Moseley Drive
Suite B
Selma, AL 36701
(334) 874-7437

Tuscaloosa

2618 8th Street, Suite 10
Tuscaloosa, AL 35401
(205) 247-4475

Proud to Be a Cooperative

The United Nations has declared 2012 as the International Year of Cooperatives. The slogan chosen to commemorate the year explains the reason: “Cooperative Enterprises Build a Better World.” It’s clear that they recognize something we have known all along: The cooperative model works and is beneficial for its member-owners.



People are always at the center of the cooperative model and the same is true at Alabama Ag Credit. Our borrowers are the reason we exist. We have a mission to provide reliable financing to creditworthy borrowers in agriculture and rural Alabama. It’s a commitment we take very seriously, because we value the role that our farmers and foresters play in providing our nation and the world with food, fiber and fuel.

This year marks the 95th anniversary of the Farm Credit System. The System was based on the cooperative model, and that unique, member-owned approach has proven strong and resilient for almost a century now. It will continue to serve us well as we face new challenges, such as this year’s drastic weather-related difficulties and trying economic conditions.

No matter what we face, we can trust that our cooperative structure will leverage our collective strengths. We know this model works, and we look forward to always sharing our triumphs and success with each of our borrowers. Thank you for the role you play in making our cooperative great!

Sincerely,

A handwritten signature in black ink, appearing to read 'Douglas Thiessen'.

Douglas Thiessen
Chief Executive Officer

A Wicked Sweet R



Trey Sims

“We would like for Wickles Pickles to be a household name, but it takes a while to get there, and you have to keep plugging away at it. You just get a little bigger every year and a little better every year.”

—Trey Sims

Wicked potions naturally come together on Halloween night, but no one could have guessed what a stir a cauldron full of pickles and peppers would cause during a Halloween party in Dadeville, Ala., in 1998.

Brothers Trey and Will Sims were at a family gathering when Mary Ann Hardy, their cousin’s grandmother, arrived with her prized creation — jars of savory pickles and peppers swimming in an enchanting concoction of sugary cider vinegar, garlic and spices. Trey’s eyes lit up, as he knew something wonderful was inside the jars. Every year for many years, he and Will had waited for a special Christmas mail delivery of Mrs. Hardy’s pickle treats, and their arrival was met with much celebration.

On this particular October night 13 years ago, Mrs. Hardy made the early delivery of pickles herself. As the Sims brothers thanked her for the gift, a conversation began that would lead them on an adventure that would change their lives forever.

“We were talking about her recipe and how good it is,” Trey recalls. “Mrs. Hardy was saying how she stays in the kitchen all the time making these pickles as gifts for the holidays. All these people were calling her wanting extra jars to send to family members and wanting the recipe, and it was driving her crazy. She said she just didn’t know if she could do it anymore. My brother and I said, ‘This is a no-brainer! We’ll sell them and make a business out of it!’”

Cooking Up a New Business

Although they loved the pickles, they had no idea how to get this business up and running. “We didn’t know how to make them, but two months later, we had Mrs. Hardy in the kitchen with us sharing her 70-year-old, spicy-sweet secret recipe,” says Trey. “She taught us how to make them like she had been making them for decades, and we came up with the name Wickles Pickles.”

Recipe for Success

The Sims brothers were so confident in this tried-and-true recipe that they rented out space in Dadeville and built a commercial kitchen to make their pickles. What happened next could be described as pure magic.

“We started out by making 27 cases of Wickles Pickles a day,” Trey notes. “From there it grew to where we couldn’t keep up with it. People were buying more than we could make. It was either build a pickle factory and start growing cucumbers or find someone who could make it for us. So we found someone who could produce Wickles Pickles for us. We then started focusing on selling our product, and it’s grown ever since.”

These “wickedly delicious” pickles are now sold in grocery chains and specialty food stores in all 50 states. Trey has even shipped them to other countries, including South Africa, England and Canada, and to the troops in Afghanistan and Iraq. The South Alabama recipe is gaining national attention after being featured in magazines such as *Cooking With Paula Deen*, *Everyday With Rachael Ray* and *Southern Living*.

Relishing Success

The Sims brothers say that success is sweet and savory. “It has everything to do with a great product. Luck was meeting the right person at the right time, but the product, the catchy name and the different flavor is what has made us successful,” Trey says. “We would like to say it was our superior salesmanship, but no one would believe that!”

Trey, a former stockbroker, and Will, a photographer, say the biggest surprise is the reaction they get from first-timers trying the product. “Even people who don’t like pickles or sweet pickles have a strong favorable reaction,” explains Trey. “When they sample them, their first reaction is like ‘okay, it’s pickles.’ Then the garlic flavor comes through, and you see their face change in pleasant surprise. And then the spicy peppers kick in, and you see their

Try Wickles Pickles at Emeril’s in New Orleans. The product is used on the chef’s signature sirloin burger with short-rib jam and coleslaw.

Or try the pickles yourself. They are delicious with deviled eggs, pimento cheese, baked ham, grilled fish or roasted chicken, or straight from the jar.

eyes light up with love at first bite. We get e-mails every day from new Wickles fans writing to let us know how much they appreciate us for putting this decades-old recipe on their grocery shelves.”

The brothers stay busy traveling around the country, introducing people to their product. But when they come back home to Dadeville, they are ready to relax and spend time with family. After growing up in the country, they wanted their children to enjoy the same lifestyle they knew.

With the help of Alabama Ag Credit, they purchased a recreational hunting tract. It’s a place where the brothers can get on a tractor and relax. “It’s a great way to clear your mind and let off steam after weeks of hectic meetings and presentations,” Trey says. “I just go in a straight line on a bush hog. It’s therapy.”

Overcoming When Life Turns Sour

But life has its ups and downs, and the Sims family was directly impacted by the April tornadoes that damaged much of the state. “The tornado tore straight through the middle of our land,” Trey recalls. “My brother’s house was destroyed, my house and my parents’ house were damaged, and our Wickles Pickles office and storage building were completely ruined.”

Friends jumped in to help the family sift through their destroyed belongings. They also helped them move the business into a temporary space in Opelika. “Our head sales guy was immediately on the phone with our factory changing the address of where things needed to be shipped so that we didn’t slow down,” says Trey.

A week after the tornadoes blew through, the Sims brothers were back to shipping pickles again. And they don’t plan on slowing down anytime soon.

“We want to keep growing. Right now we’re looking to grow outside the pickle line, but we are still searching for what that will be,” Trey says. “We would like for Wickles Pickles to be a household name, but it takes a while to get there, and you have to keep plugging away at it. You just get a little bigger every year and a little better every year.”

The creator of this pickled success, Mrs. Hardy, passed away some years ago before she had a chance to see her recipe on grocery store shelves, but the Sims brothers know she is smiling down on them from heaven. Trey says: “She would be real proud to know so many people around the world are enjoying her holiday treat!”

For more information, go to www.WicklesPickles.com.

Fun Facts:

- If you laid all the pickles that Wickles Pickles sells each year end to end, they would stretch along I-65 from Montgomery to Mobile (168 miles).
- Wickles Pickles uses about 75,000 gallons of vinegar each year, or the same amount of water that flows over Niagara Falls in one second.

Alabama Ag Credit is Growing! Welcome Our New Employees



Jason Abrams
Vice President/Lending, Demopolis

Jason has worked for Farm Credit in Demopolis for 12 years. "Farm Credit is a great organization to work for," he says. "I love the city of Demopolis and the Black Belt region and look forward to continuing to serve the people of this area."



Chris Higbe
*Vice President of Credit,
Montgomery Administrative Office*

Chris brings more than a decade of experience as a credit analyst and commercial lender to Alabama Ag Credit. He explains why he is excited to be working for our association: "I am so blessed to have the opportunity to work with a wide variety of people with a long history of serving the ag community."



Trey Andrews
Loan Officer, Monroeville

After eight years of lending experience with commercial and community banks, Trey has this to say about coming to work for Alabama Ag Credit: "This is my dream job! I have a love for the rural side of life and the people behind the agricultural processes. I also love lending money. Having a job where you can help make someone's dream come true is very rewarding."



Carol Holtzclaw
*Administrative Assistant,
Demopolis*

After eight years of experience working in banking and real estate, Carol is glad to have joined Alabama Ag Credit. "I don't believe you could find a nicer, more experienced and more welcoming group of people to work with anywhere!" she says.



Jennifer Barnett
*Assistant Loan Administrator,
Monroeville*

Jennifer has been working in the financial industry for 15 years. She is excited to have joined our Monroeville branch. "Alabama Ag Credit is a great company, and they treat me like family," she says. "It is so rewarding to work with farmers, both big and small, because of all they do for America."



Scott McCall
*Regional President,
Eastern Region*

With 25 years' experience in commercial banking, Scott knows the business and what makes a good company. He says, "This is a great opportunity to work with a well-respected organization that provides unique products to our customer base."



Ben Elliott
*Vice President and Branch
Manager, Montgomery*

Ben has a long history with Farm Credit. He worked for the Land Bank in South Mississippi since 2000, and his father retired from the Farm Credit System after 40 years. "I am excited to get to continue working with Farm Credit through Alabama Ag Credit," Ben



Robert Monk
*Chief Credit Officer and Senior
Vice President, Montgomery
Administrative Office*

Robert brings a wealth of experience to Alabama Ag Credit. He has enjoyed a 34-year Farm Credit career so far, with positions that range from loan officer to chief executive officer. He has held leadership positions in areas such as operations, field services and financial services and knows what is needed to help Alabama Ag Credit grow. "I'm excited to be a part of our company growing into a full-service lender," he says.