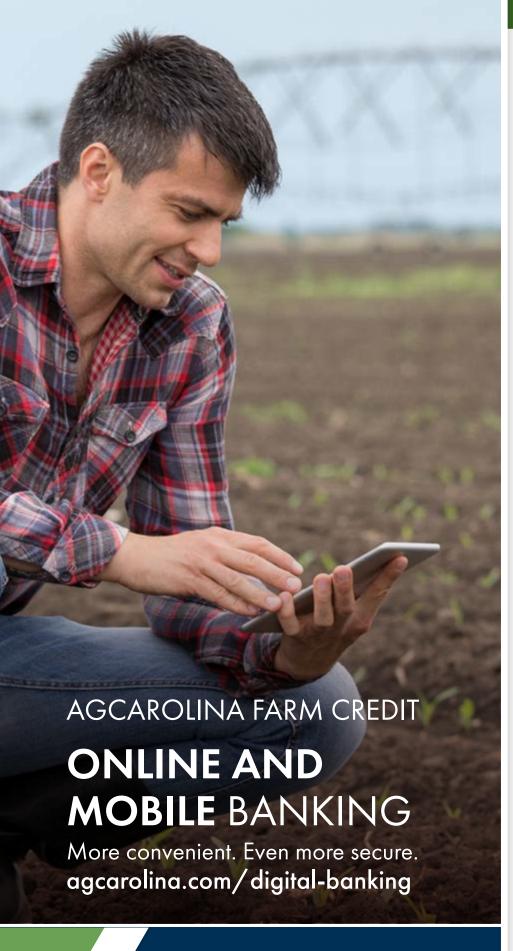
AgCarolina FARM&COUNTRY







AgCarolina FARM&COUNTRY

AgCarolina Farm & Country is published once a year for stockholders, directors and friends of AgCarolina Farm Credit, Agricultural Credit Association.

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PRESIDENT'S MESSAGE



"Thank you again for allowing and trusting us as your local agriculture lending partner. Each of you work hard each and every day to provide fuel, fiber and fuel to the world."

It is hard to believe that we find ourselves halfway through the 2023 year, our first year as a merged AgCarolina Farm Credit. It is an honor to continue to serve our rural communities and the agricultural industry throughout central, eastern and southeastern North Carolina as we have done for generations. As your local lending cooperative, we are humbled that you have chosen us to be your partner and we thank you for your confidence in us for years to come.

As I reflect on the past six months, I am incredibly proud of the team I have the privilege to work alongside. The team has remained focused on delivering exceptional and uninterrupted service to our members. This is not an easy feat, as our team continues to sync internal processes and is preparing for upcoming technology systems and enhancements. Their ability to achieve this over the past six months is a testament to each employee's passion and hard work as we serve each other, our members, the agricultural industry and the rural communities we have the pleasure to live and work in.

As your local lending cooperative, the Board of Directors remained committed to paying a meaningful patronage. In March of 2023, the Association celebrated with our members as we returned \$51.5 million to our member-owners. This year's patronage distribution equated in giving back an average of 42% interest accrued to our 6,000+ members.

The recent merger has significantly helped mitigate adverse risks. Forecasts continue to project that earnings will continue to moderate as rising interest rates begin to narrow profit margins and inflation places pressures on operating expenses, the Association is in extremely strong financial condition and is well positioned to withstand volatile economic cycles. The Association is not completely immune to economic stress, but our strong capital creates stability and I remain confident that the Association is well positioned to continue to meet our mission and successfully navigate the volatile economic conditions we are facing.

Net Accruing Volume: \$2.47 Billion

YTD Net Income: \$17.5 Million
*As of May 31, 2023.

The loan portfolio diversification achieved through the merger has also better positioned the Association to meet the diverse needs of our members, including young, beginning and small farmers. The more diversified portfolio has allowed, and will continue to allow, us to be better positioned to manage through difficult agriculture cycles. Additionally, cost synergies achieved through greater cost efficiencies and stronger economics of scale has assisted in operational cost savings. These merger benefits will continue to enhance the Association's strength and resilience for years to come.

As your local lending cooperative, the Association places an emphasis on the ability to provide value-added events and programs to our members and the communities we serve. This year, the merged Association hosted Agleadership, a two-day conference on personal and business finance, economic trends and business IQ. In early spring, over 100 ladies gathered to celebrate women in agriculture, a vital group to the continued growth and innovation to the agriculture industry. Additionally, in late spring, AgCarolina reviewed and distributed over \$45,000 in scholarships to students pursuing degrees to support agriculture and rural development. This is only a glimpse of the great things the Association does to provide additional, and exclusive, value to our members. To stay informed of the many opportunities the Association provides to our members and communities, email marketing@agcarolina.com to ensure you are signed up to receive our Association newsletter.

As we look ahead at the remainder of 2023 and beyond, the Association continues to invest in modernizing our technology infrastructure to better serve you. Once the upgrades are complete, you will enjoy faster and more streamlined services. We continue to focus on data privacy to protect our members; our focus in this area is pertinent in an increased digitalized society and industry.

In early summer, the Association's new digital banking platform was released. This was the first step in our upcoming systems upgrade. The new digital banking platform provides increased security, the ability to manage multiple loans, access funds from your line of credit, and more. Existing, and new, digital banking users need to re-register for this upgrade. In order to re-register, members will need to know their loan number(s). Our trusted team is available to support during this transition.

In addition to system changes, the Association remains committed to being a voice to our members. This fall, the Association will travel to Washington DC to represent AgCarolina at the Farm Credit Fly-In, where together, we provide a united voice on legislative efforts and policies, which directly influence our local farmers and rural residents.

Thank you again for allowing and trusting us as your local agricultural lending partner. Each of you work hard each and every day to provide fuel, fiber and fuel to the world. We are encouraged about the future of central, eastern, and southeastern North Carolina agriculture through your efforts. We look forward to continuing to support you in the bright future that lies ahead.

Sincerely,

Evan Kleinhans, President & CEO AgCarolina Farm Credit



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CELEBRATING PATRONAGE – RETURNING \$51.5 MILLION

Earlier this year, AgCarolina Farm Credit returned and celebrated a patronage distribution of \$51.5 million. This year's celebration included partnering with Quality Equipment to give away a 2023 John Deere Gator to an AgCarolina member.

AgCarolina Farm Credit recently celebrated another strong patronage distribution, disbursed directly to its members. The all-cash 2022 patronage distributed of \$51.5 million, returned approximately 42% of interest accrued by the member in 2022. "The strength and health of our merged cooperative are reflected as we continue to put our profits back in the pockets of our membership in the form of patronage returns. This strong dividend was recently disbursed across our 46 county territory in our 20 local branches," said CEO of AgCarolina Farm Credit, Evan Kleinhans.



"By distributing our profits to our members, it reduces the effective cost of borrowing in our agriculture and rural lending cooperative. Our 2022 patronage refund equates to an average interest rate reduction of 2.00% for members and it further proves the distinct financial benefits of doing business with a local lending cooperative."

In addition, AgCarolina Farm Credit partnered with Quality Equipment to give away a 2023 John Deere Gator as part of this year's patronage celebration. Members that participated in local branch celebrations were entered into a drawing to win. Woody Clark and Christine Bartow, members of AgCarolina Farm Credit, were announced the winner.

"As members of AgCarolina Farm Credit, we value the partnership with the local lending cooperative. We appreciate that they not only serve us, as members, but have a commitment to serve rural communities and the agricultural industry," included Clark.



"We were excited to join the patronage celebrations as that patronage check is a gift in itself. We look forward to making trails on our property and enjoying the gator, thank you!"



"AgCarolina Farm Credit and Quality Equipment share in our passion for serving agriculture and rural residents" includes Bryan Dobson, CEO of Quality Equipment. "With a similar market, this partnership was a great way to say thank you to the hard work and support to those within our agricultural communities."

AgCarolina Farm Credit is honored to serve its members, agriculture and rural communities throughout central, eastern and southeastern North Carolina. The commitment to strong patronage returns is one of the many values of partnering with the local lending cooperative.

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Investing in the Next Generation - 2023 Scholarship Recipients Named

AGCAROLINA FARM CREDIT ANNOUNCES

2023 SCHOLARSHIP WINNERS

AgCarolina Farm Credit distributed over \$25,000 in scholarship opportunities to deserving North Carolina students.

AgCarolina Farm Credit announces their 2023 scholarship recipients. This year, AgCarolina Farm Credit distributed over \$25,000 in local scholarships to deserving students across a variety of scholarship opportunities including High School At-Large Scholarship, awarded to high school seniors who reside in, or are connected to, an agricultural operation in a county served by AgCarolina Farm Credit.

Additional scholarships were distributed to support academic excellence, community involvement and leadership for students residing in the counties served by AgCarolina Farm Credit or students currently enrolled in colleges and universities throughout North Carolina who are also a child or grandchild of an AgCarolina member. These include FFA & 4-H Scholarships and College & Community College Scholarships.

2023 AGCAROLINA FARM CREDIT SCHOLARSHIP RECIPIENTS INCLUDE:

FFA & 4-H Scholarship Recipient

Ashley Pollard of Princeton High School
Benjamin West of Midway High School
Kailyn Wilson of Gate County High School
Maggie Glass of Northside High School
Morgan Simpson of South Johnston High School
Trenton Cowan of Riverside High School

NC Community College Scholarship Recipient

Emily Oberman of Corinth Holders High School
Emma Culbreth of Clayton High School
Mary Anderson of Southern Wayne High School
Savannah Watson of Granville Central High School

HBCU and Historically Minority-Serving Institutions Scholarship Recipient

Kailyn Wilson of Gates County High School
Orianna Smith of Eugene Ashley High School

High School at Large Scholarship Recipient

Amanda McFadyen of Pinecrest High School
Catherine Dowless of West Bladen High School
David Phillippe of South Lenoir High School
Ellie Jackson of Perquimans County High School
Hannah Skinner of Roanoke Rapids High School
Jenna McLamb of Midway High School
John Marcus Daniels of Cape Fear High School
Lee Pate of Fairmont High School
Lorali Cox of Southern Wayne High School
Macon Winslow of Perquimans County High School
Maggie Glass of Northside High School
Sadie Baker of Marlboro Academy High School

Congratulations to the 2023 AgCarolina Scholarship recipients.

For more information about AgCarolina Farm Credit's scholarship program, visit agcarolina.com



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CONTINUING A LEGACY: ENFIELD COTTON GINNERY

Tatum Eason has a heart for agriculture and is determined to carry on the legacy of those that came before.

From Rocky Mount, NC, Tatum has a diversified operation comprising of beef cattle, hay, cotton, mulch, and dirt. They have over 15 module trucks that they custom haul for over 36 different cotton gins from Virginia to South Carolina, to as far as Mississippi.

Working with so many growers, she became involved in the cotton industry on a whole new level. She now operates her own gin—Enfield.

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Enfield holds a very special place in my heart. The gin itself was owned by 16 people, and I wanted to keep the name the same as they had pride in it,

shared Tatum about the gin. She wants to carry the gin on with hopes that her daughter, Ella, will be willing to continue it in the future.

For now, Tatum is applying the lessons she learned from her late husband, Brian.

"I had one of the best teachers I could have ever had—my husband. Without him guiding me and teaching me and working together, I wouldn't be where I am today," she said.

Brian made sure that Tatum knew the ins and outs of Enfield so it could continue. She is determined to continue that

legacy. Tatum was able to hire on her best friend recently which has been a huge blessing.

"You're not successful unless you work together and having my best friend alongside me for one of the most challenging times in my life after my husband passing...l couldn't have asked for a bigger blessing," shared Tatum. She added that, "We work off each other's energy and it's the best thina!"

Despite a bit of a girl gang at the gin, Tatum doesn't see being a woman in agriculture as any different than any other individual. She believes that the best thing is to be yourself and not segregate one's self from others.

Tatum feels that working together is the best policy, a sentiment that she carries into her relationship with AgCarolina Farm Credit.

"I've seen the good and the bad and the ugly when it comes to farming. We all know it is challenging every year—input costs, and things of that nature," said Tatum who continued to explain that one of the biggest issues is parts. Obviously, machinery doesn't work unless the parts do

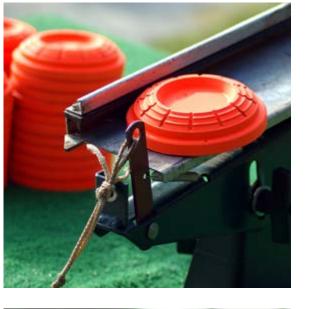
"Sometimes the parts are astronomically priced, and therefore, you have people like Farm Credit that can help step in. They have loans that are available to help accommodate these things when you have breakdowns," said Tatum.

Farm Credit is one of those relationships that helps Tatum continue the legacy of Enfield Cotton Ginnery, along with her husband's lessons, her best friend's support, and her daughter's future.

Tatum's advice for starting a new business in agriculture is simple: "Don't be afraid to just sit down and talk to these people [Farm Credit]. They're real people who I've become friends with, and I'm looking forward to working with Farm Credit for many years to come!"



WATCH TATUM'S FULL STORY by scanning the QR code or visiting agcarolina.com/women-in-ag







Have a question?
Email marketing@agcarolina.com

SAVE THE DATE

More information to come.

October 11, 2023

Pull for Youth, Rose Hill Plantation Nashville, North Carolina

October 31, 2023

Measuring Success – A Business & Financial Workshop Greenville, NC

November 7, 2023

Measuring Success – A Business & Financial Workshop Elizabethtown, NC

November 28, 2023

Women in Ag – Wreath Making Willard, NC

December 1, 2023Economic Outlook Forum
Clinton, NC

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WOMEN IN AG EVENT FILLED WITH LESSONS AND LAUGHTER

Earlier this year, over 100 women gathered for AgCarolina's Women in Ag Conference. Held at the Rose Hill Plantation, the event was filled with lessons, laughter, and fellowship—things we all need in life.

Special guests included Jolene Brown and Amanda Radke who both brought words of encouragement and wisdom to the day. Jolene spoke to the group about navigating the challenges faced in agriculture. She is a farmer from lowa with stories and lessons that are so very relatable to our women in ag. In addition to her engaging and applicable workshop, Jolene also gave a keynote titled "Holy Crap, I Married a Farmer" that was filled with joy and left attendees laughing.

Amanda Radke came all the way from her family's ranch in South Dakota to talk with the ladies about the importance of sharing their agricultural story. She encouraged them to confidently share their pride in agriculture with authenticity.





Both Amanda and Jolene are authors, and each attendee walked away with one of their books (Jolene's Holy Crap, I Married a Farmer and Amanda's latest children's book), along with fresh, local strawberries, jelly, and mini pound cakes, each from local AgCarolina members.

BRINGING WOMEN TOGETHER IS A TRUE JOY. WE ARE GRATEFUL TO BE ABLE TO POUR INTO THE LADIES WHO ARE SO INTEGRAL TO THE AGRICULTURAL INDUSTRY!

The next Women in Ag opportunity to network and fellowship will be November 28th in Willard, NC at the Gardens of Southeastern North Carolina! We'll be hosting a wreath making class using fresh greenery. More information is forthcoming.



G'S JAMS

Some say that Sarah Grace Stone is a little crazy for the number of things she has on her plate. But Sarah Grace is a young woman with ideas, strong work ethic, and a passion for agriculture, consumers, and jam.

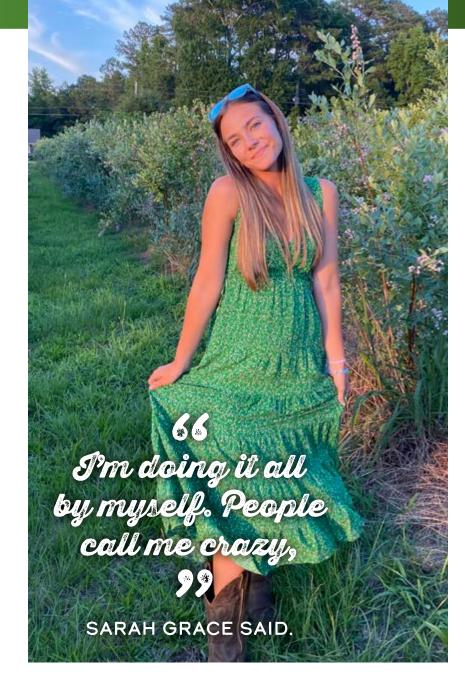
Home for Sarah Grace is a farm in Rowland, NC where her family grows row crops on 5,000 acres; additionally, they raise pigs and cattle. They also grow produce that they sell directly to consumers. It was at the produce stand, where an idea was born.

When a customer asked Sarah Grace's grandmother if there were any other products they sold, her grandmother offered up a recipe for strawberry jam. It was then that Sarah Grace had the idea to make jam herself and sell it to customers. Using an old family recipe and strawberries from their farm, G's Jams was born.

It didn't stop there, though. Sarah Grace has continued to expand her business, taking hold of every opportunity that comes her way. Currently, she offers pear honey (using pears in her grandmother's yard), pepper jelly (using peppers from her garden), and blueberry jam (using fruit from an organic blueberry patch she managed). When she noticed a gap in the market place, she decided to offer a three-pack of her jams as corporate type gifts for businesses and organizations. She is also making jams for wedding favors this year.

She is doing all this while graduating college and starting a full-time job. In May, Sarah Grace graduated with a Bachelor of Science in Agriculture Business Management and minors in Animal Science, Economics and Ag Entrepreneurship. This summer, she will transition from part-time to full-time in her role in the agricultural business management department at NCSU. In this position, she teaches professional development classes, advises students, and coordinates events. On weekends she makes jam. That's almost a 2-hour commute with no traffic from Raleigh to Rowland.

She says that the hardest part is juggling it all and knowing what to do next. Sarah Grace had a good idea of how to get started because of her 8-month internship with AgCarolina Farm Credit.



"I saw what it took to have a business and what the financial needs looked like," she said. Sarah Grace took out a loan from her parents when she first started making jams in 2020.

In addition to the business lessons, she received during her internship, Sarah Grace says that she also learned patience and to give people chances.

"I learned the value of patience and how much that means to people you're working with. I'm a spitfire, full-throttle type of person. I learned the value of patience with customers but also with co-workers," Sarah Grace shared of her time at AgCarolina. She added that because folks like Callie Copeland and Skipper Jones gave her a chance, she was able to learn and do so much! Those lessons helped her as she launched G's Jams.

TAKING WHAT SHE LEARNED AT AGCAROLINA, SHE PRESENTED A BUSINESS MODEL, BUSINESS PLAN, CASHFLOW...THE WHOLE NINE YARDS TO HER PARENTS WHEN ASKING FOR THE LOAN. SHE HAS SINCE PAID THEM BACK IN FULL AND CONTINUES TO EXPAND AND EVOLVE G'S JAMS.

Sarah Grace continues to evolve her business and career and is excited for the future. She's looking forward to the completion of a kitchen being built on the farm for her jam production. One day, she hopes to open a storefront where she can sell her jams and produce from her garden. Her dream is to work full-time on the farm, growing, making, and selling goods. Sarah Grace has a passion for the farm to table.

"I love to tell my story. I feel like if I don't have a seat at the table, then I'm on the menu," Sarah Grace said. She thinks that educating consumers where their food comes from and allowing them to see the process is important.

One unique thing Sarah Grace has been able to do is talk about both organic and non-organic practices. The blueberry patch she managed for a local woman was organic. She had to learn how to farm organically and how to communicate those practices to the customer. On the flip side to that, her garden and strawberries are not organically grown, but are still just as good.

"I've had to learn how to share and appreciate both practices and the intentions behind both types," said Sarah Grace who shares that both are just as healthy and good with her consumers.

Sarah Grace certainly has a full plate, but she's been intentional about taking that plate to the table to connect with consumers. What started as a strawberry jam recipe card has flourished into a full-blown business with big goals.

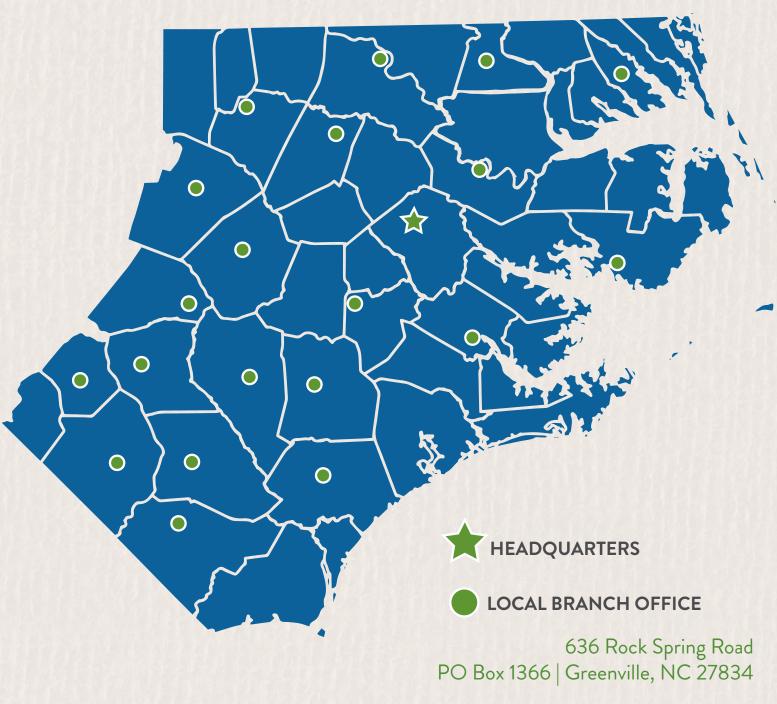


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AgCarolina is proud to serve central, eastern and southeastern North Carolina with 20 local branch offices.



GRANT PROGRAM

Each year, AgCarolina Farm Credit invests dollars back into our local communities through a grant program that benefits local communities, farmers and rural residents within the 46 counties and geographic areas that AgCarolina Farm Credit serves. This application based grant program awards up to \$5,000 per organization programs in one of our focus areas: education, environment, technology and quality of rural life.

Grants are made available through AgCarolina Farm Credit's corporate giving program. AgCarolina Farm Credit has given back over \$535,000 in grants and scholarships through the corporate giving fund since 2005 and is proud to serve the support the farms and communities of central, eastern and southeastern North Carolina.

FOR MORE INFORMATION
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October 31, 2023

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TIDEWATER GRAIN

Tidewater Grain is a small family and farmer-owned specialty grain producer in Oriental, North Carolina. The farm was founded by Tommy Wheeler and Al Sprull, who were both born and raised in North Carolina and also fellow members of a local duck hunting club. The two friends started out with just three acres of land and a dream to achieve massive growth. Wheeler and Sprull are proud to call North Carolina home and have achieved much success at Tidewater Grain. Not only is their company highly successful, but they get to do what they love every day at Tidewater Grain.

Tidewater Grain is the first and only North Carolina rice farm, which has allowed them to grow and mill Carolina Gold Rice, their flagship product. They offer GMO-Free white and brown rice as well as middlins or rice grits, rice hulls and a specialty long-grain variety of Carolina Gold Rice called Santee Gold. Tidewater Grain is centrally located and supports all areas in North Carolina. They sell to both retail and wholesale customers, and consumers can find the producers' products in local restaurants, grocery stores and many other retail outlets.

Carolina Gold Rice is the heirloom "grand-daddy" rice that has expanded all across the United States from as far south as Augusta, Georgia to as far north as the Tidewater region of Virginia. Tidewater Grain grows a genuine product and strives to produce it the same way they did centuries ago. The grain grows more than five feet tall and is very complicated to produce. In the words of Wheeler, "If you can grow this rice, you can grow anything." This theory is what makes Tidewater Grain so special: they are willing to grow and process crops that require a lot of skill and hard work to achieve.

Tidewater Grain is the first farm in the world to grow the award-winning Santee Gold long-grain rice variety,



which dates all the way back to 1685 when rice was the number one crop in North Carolina. However, after the Industrial Revolution, rice production in North Carolina began to fade away until Tidewater Grain brought it back.

Tidewater Grain plants the seeds dry in April and floods the rice plantation at the end of May all the way through August. They prepare to harvest the rice at the end of



August before hurricane season, and the Carolina Gold Rice drying process can take weeks after harvest.

Tidewater Grain has goals of their Carolina Gold Rice being served and sold in every county of North Carolina. So far, they are almost halfway there, selling and serving in about 50 counties in North Carolina. They distribute their products through e-commerce and retail stores throughout the United States from 1 cup to 30 pound buckets.

Tidewater Grain has a big focus on the authenticity of their company and they attribute this to their success. It's important to them to share the story about Carolina Gold Rice, their water quality, how things used to be, and how things can be now so people can understand where their food comes from. They also understand that people today are more health conscious and aware of what they put in their bodies, which is another reason for their customers to know how they operate.

As much as Wheeler takes pride in his authentic Carolina Gold Rice, what he enjoys most about Tidewater Grain is his friends and family. He wakes up every day and works hard for people in the generations to come. He loves that he gets the opportunity to provide a legacy that will live far beyond his time on earth.

AgCarolina is proud to be a vital partner for Tidewater Grain. "For us, AgCarolina is not a bank or lender, but a friend that always has our back no matter the situation," says Wheeler. "They have been there every step of the way. They provide us with a product that would be impossible to go without." Tidewater Grain also appreciates that they are in constant and honest communication with AgCarolina. AgCarolina is involved in all of what Tidewater Grain does and is a huge help with the milling, seed growing, farming, producing, grain storage, invoicing, packing and distribution processes through their financial support.

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STARTING A FARM FROM THE GROUND UP: THE BREWINGTONS



Micah and Holly Brewington are a prime example of following their hearts and working towards making farming their life. These two have worked hard to start their farm from the ground up. Micah grew up in New York but was born in Clinton and would come to Sampson County with his family every summer. While others went to the swimming pool, Micah worked in tobacco fields. Why? Because he enjoyed farming.

While agriculture was both in Micah and Holly's roots (Micah's grandfather was a farmer, and Holly grew up on a tobacco farm), they didn't have a farm of their own. Starting a farm can be hard and filled with hurdles; however, for the Brewingtons, the vision and goal was always there.

After graduating from UNC Pembroke with a degree in criminal justice, Micah had intentions to join the Highway Patrol yet farming was still calling his name. He began working as a hog loader for Prestage and within two weeks was a supervisor. He found an opportunity to buy 40 acres of land out of college but didn't have the credit. His dad took out the loan, and Micah diligently made payments to his father.

Today, that 40 acres is where he and Holly are raising their three children—Daria (16), Bella (9), and Jonah (3). It's where they would also start their farming operation.

Micah began with row crops (corn and soybeans), using equipment he had unearthed from his father-in-law's farm in Robeson County.

"All his equipment that he had was sitting under bushes. I took it back to Sampson County and rebuilt it," said Micah, who added that while the equipment is old, it works and was what allowed them to get their start.

Holly's dad is now retired, but still loves to come out to Sampson County and help plant and harvest.

"Micah is the son he never had," Holly, who came from a family of girls, she commented.

The couple's son, Jonah has strong feelings about his grandpa on the farm. He will often tell Micah "No, Papa drive combine, not you daddy."

Looking to grow their farm, but just needing opportunity, Micah and Holly turned to AgCarolina Farm Credit to finance their chicken houses.

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"I feel like Farm Credit always has your back whenever you need help. They really understand agriculture," Micah shared.

The couple have now grown chickens for Nash Johnson for three years. While both Micah and Holly still work full-time jobs outside the farm, their goal is to farm full-time

"I love my job, but I'd love to farm full-time. Financially, it won't work right now, but it's going to," Micah said.

Micah has worked as a Service technician for Clear Water where he does a lot of electrical engineer work for 16 years. Holly works in the Financial Aid Department at Sampson Community College. While it can be hard to farm, hold down public jobs, and juggle family life, the Brewingtons are making it work. Their goal is to have a farm to pass on to the kids.

"Our kids love it! They love getting in the tractors and in the chicken houses, helping get the chicks set up," said Micah.

For Holly, it's a familiar life, one that she grew up with. She says that she learned to drive a tractor when she was 6 years old. "I was just big enough to hold it straight enough in the row. I couldn't even turn it. He'd have to. That was my job. My sisters and I would alternate. If I wasn't driving the tractor, I was picking up tobacco leaves that had fallen behind. As I got bigger, I worked on the harvester," said Holly.

She recalls her dad stopping to eat dinner with the family but returning to the fields to work into the night.

Although she didn't think she'd ever marry a farmer, she sees a lot of the same qualities in Micah as she does her father. Micah works hard, eats dinner with the family, but sometimes still must go out at night to take care of the farm.

"It's 80'clock at night. We have a heater out in the chicken house. We have biddies; it has to be fixed," said Micah.

Farming is in their blood. It's familiar, but that doesn't make it easy. Work, the farm, and 3 kids keep them busy, but for Holly, seeing the passion Micah has for farming motivates her.

"Sometimes it's overwhelming, but what motivates me is he loves...he loves it so much. He's a go-getter and a hard worker and that motivates me. Anything he puts his hands on, it just works because he's just that motivated," Holly shared.

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"I love seeing it all grow and just knowing that we can help feed America. That's a great thing."

The Brewingtons have goals—a farm that can sustain them full-time and can be passed down to their children. They've started from the ground up, literally buying land and unearthing equipment from the shadows of bushes. Together, they are working hard to make farming their life and continue to grow. Growing—that's Micah's favorite part.

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This super simple recipe will leave you refreshed during the hot summer days. It's great for kids too!

Ingredients

3 cups of cubed, seedless watermelon

1 tablespoon of lime juice

Sweetener of choice (optional)

Freeze cubed watermelon for at least 5 hours. Use a blender or food processor to blend watermelon and lime juice until smooth. If your watermelon isn't on the sweet side, add honey or a tablespoon of sugar to the mixture. Scoop into bowls or let melt slightly for a slushy! Store leftovers in the freezer for another day.

Tip: Get creative with this recipe by adding other fruit like cantaloupe. You can also add mint for a fresh zing!

CHOOSING A WATERMELON:

According to the National Watermelon Promotion Board, the way to choose the best watermelon is to remember: "look, lift, and turn". Look for a melon that is free of bruises and cuts. Lift it to see if it's heavy for its size. Turn it to find a yellow spot where it has sat on the ground and ripened in the sun.



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AgCarolina Farm Credit Digital Banking is a fast, easy and convenient way to manage your loans! Register at **agcarolina.com/digital-banking** today!

- Enjoy a consistent look and feel across all your devices.
- Use our mobile app on the go to manage your loans or access funds from your line of credit.
- Schedule unlimited current and future-date payments.
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- Benefit from enhanced login features that keep your online sessions safe and secure.

Go mobile with us!

Use our mobile app on the go to manage your loans or access funds from your line of credit. Visit Google Play or the App Store to download the new AgCarolina Farm Credit Mobile App.

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WINNERS WILL RECEIVE CASH PRIZES!

WINNERS WILL BE FEATURED IN THE 2024 AGCAROLINA FARM CREDIT CALENDAR, AGCAROLINA'S SOCIAL MEDIA, AND ONLINE AT AGCAROLINA.COM.

First place: \$300 | Second place: \$200 | Third place: \$100

Photos not placing but included in calendar - \$25

ENTER from 3/15 - 8/1

FIRST PLACE PHOTO ANNOUNCED 9/15