

CHISHOLM TRAIL FARM CREDIT, ACA

**Quarterly Report
March 31, 2015**



**Enid
Administrative/Lending Office
805 Chisholm Trail
P. O. Box 1709
Enid, Oklahoma 73702
(580) 237-2535
(800) 251-3722**

**Duncan
Lending Office
1902 South Highway 81
P. O. Box 1246
Duncan, Oklahoma 73534
(580) 255-0370
(800) 305-0370**

**Chickasha
Lending Office
1027 Choctaw Avenue
P. O. Box 868
Chickasha, Oklahoma 73023
(405) 224-6214
(800) 799-6569**

**Watonga
Lending Office
1420 North Clarence Nash Blvd.
P. O. Box 5
Watonga, Oklahoma 73772
(580) 623-4959
(888) 289-6608**

CHISHOLM TRAIL FARM CREDIT, ACA

Quarterly Report

March 31, 2015

The shareholders' investment in Chisholm Trail Farm Credit, ACA is materially affected by the financial condition and results of operations of CoBank, ACB (CoBank). The 2014 CoBank Annual Report to Shareholders, and the CoBank quarterly shareholders' reports are available free of charge by accessing CoBank's website, www.cobank.com, or may be obtained at no charge by contacting us at 805 Chisholm Trail, Enid, Oklahoma or calling (800) 251-3722.

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

(Dollars in Thousands, Except as Noted)
(Unaudited)

The following discussion summarizes the financial position and results of operations of Chisholm Trail Farm Credit for the three months ended March 31, 2015, with comparisons to prior periods. You should read these comments along with the accompanying financial statements and footnotes and the 2014 Annual Report to Shareholders. The accompanying financial statements were prepared under the oversight of our Audit Committee.

Drought conditions throughout the winter months have slightly improved within our trade area. Rain and snow events throughout the winter months have been frequent but not terribly productive, but have upgraded our trade area from 40-60% of normal rainfall that we experienced most of last year to 60-80% of normal rainfall heading into the spring months.

Cattle prices experienced some adjustment in the markets during the onset of the first quarter; however prices stabilized and then experienced a seasonal rally towards the end of the quarter when wheat pasture cattle were flooding the market. Supply of feeder cattle is expected to remain tight throughout 2015 while herd expansion continues which will support steady prices during 2015. During 2014 Oklahoma had substantial increases in cattle numbers with beef cow numbers increasing over 6% and replacement heifer numbers increasing over 25%. Herd expansion throughout 2014 and 2015 has occurred rapidly in Oklahoma and is expected to continue provided regular rainfall occurs.

Wheat prices saw an early to mid-quarter rally but fell off the last part of the quarter due to spring rains experienced throughout the trade area. Some producers in the northern part of our trade area experienced freeze damage to wheat that may not yet be reflected in the pricing. Corn and bean prices have followed with decreases in price of 5% and 7% respectively. For our canola producers, the quality of the crop seems moderate to good through the end of the first quarter, however prices are hovering around \$6/bu. down from \$10/bu. at this time last year. Late quarter rains have improved wheat yields an estimated 50-60% for most of our trade area.

Oil production and exploration has sharply decreased in our trade area during the first quarter of 2015. Oil prices have dropped nearly 49% from first quarter 2014 to first quarter 2015. Lease bonus payments are dwindling and those being renewed are at far less than previous lease terms.

LOAN PORTFOLIO

Loans outstanding at March 31, 2015 totaled \$259.3 million, a decrease of \$7.8 million, or 2.90%, from loans of \$267.0 million at December 31, 2014. The decrease was primarily due to seasonal commercial loan paydowns during the first quarter of production credit lines.

RESULTS OF OPERATIONS

Net income for the three months ended March 31, 2015 was \$969 thousand, a decrease of \$210 thousand, or 17.8%, from the same period ended one year ago. Changes were made in 2015 regarding the accrual of short term employee incentive amounts. Accruals for these amounts are now being made quarterly instead of annually thereby distributing the accrual expense throughout the year.

Net interest income for the three months ended March 31, 2015 was \$2.0 million, a decrease of \$12 thousand, or .59%, compared with March 31, 2014. Net interest income decreased primarily as a result of increased funding expense from CoBank.

The loan loss reversal for the three months ended March 31, 2015 was \$46 thousand, as compared with provision for loan losses of \$5 thousand at March 31, 2014. The provision for loan losses decreased as a result of the elimination of special reserve for one non-accrual loan due to improved performance as well as improved collateral position and paydowns on other nonaccrual loans.

Noninterest income increased \$41 thousand during the first three months of 2015 compared with the first three months in 2014 primarily due to additional mineral income and patronage refunds. We received mineral income of \$90 thousand during the first three months of 2015, which is distributed to us quarterly by CoBank.

During the first three months of 2015, noninterest expense increased \$290 thousand to \$1.5 million, primarily due to the accrual of employee incentives.

CAPITAL RESOURCES

Our shareholders' equity at March 31, 2015 was \$53.7 million, an increase from \$52.7 million at December 31, 2014. This increase is due to net income offset by stock reductions.

REGULATORY MATTERS

On May 8, 2014, the Farm Credit Administration approved a proposed rule to modify the regulatory capital requirements for System Associations. The stated objectives of the proposed rule are as follows:

- To modernize capital requirements while ensuring that institutions continue to hold sufficient regulatory capital to fulfill their mission as government-sponsored enterprises;
- To ensure that the System's capital requirements are comparable to the Basel III framework and the standardized approach that the federal banking regulatory agencies have adopted, but also to ensure that the rules recognize the cooperative structure and the organization of the System;
- To make System regulatory capital requirements more transparent; and
- To meet certain requirements of the Dodd-Frank Act.

As currently drafted, the proposed rule would, among other things, eliminate the core surplus and total surplus requirements and introduce common equity tier 1, tier 1 and total capital (tier 1 + tier 2) risk-based capital ratio requirements. The proposal would add a minimum tier 1 leverage ratio for all System institutions. In addition, the proposal would establish a capital conservation buffer, and modify and expand risk weightings. The revisions to the risk weightings of exposures would include alternatives to the use of credit ratings, as required by the Dodd-Frank Act. The proposed effective date is January 1, 2016.

The public comment period ended on February 16, 2015. While uncertainty exists as to the final form of the proposed rule, based on our preliminary assessment, we do not believe the new rule will impose any significant constraints on our business strategies or growth prospects.

Consolidated Statement of Condition

(Dollars in Thousands)

	March 31 2015 UNAUDITED	December 31 2014 AUDITED
ASSETS		
Loans	\$ 259,338	\$ 267,091
Less allowance for loan losses	831	877
Net loans	258,507	266,214
Cash	113	644
Accrued interest receivable	3,874	3,058
Investment in CoBank	11,857	11,857
Premises and equipment, net	517	554
Prepaid benefit expense	159	263
Deferred tax asset	14	14
Other assets	732	1,374
Total assets	\$ 275,773	\$ 283,978
LIABILITIES		
Note payable to CoBank	\$ 212,157	\$ 223,867
Advance conditional payments	5,601	3,026
Accrued interest payable	393	529
Patronage distributions payable	1,100	1,100
Accrued benefits liability	228	229
Other liabilities	2,635	2,533
Total liabilities	222,114	231,284
Commitments and Contingencies		
SHAREHOLDERS' EQUITY		
Capital stock	745	749
Unallocated retained earnings	52,916	51,947
Accumulated other comprehensive income	(2)	(2)
Total shareholders' equity	53,659	52,694
Total liabilities and shareholders' equity	\$ 275,773	\$ 283,978
The accompanying notes are an integral part of these consolidated financial statements.		

Consolidated Statement of Comprehensive Income		
(Dollars in Thousands)		
	For the three months ended March 31	
UNAUDITED	2015	2014
INTEREST INCOME		
Loans	\$ 2,949	\$ 2,937
Total interest income	2,949	2,937
INTEREST EXPENSE		
Note payable to CoBank	925	900
Other	2	3
Total interest expense	927	903
Net interest income	2,022	2,034
(Loan loss reversal)/Provision for loan losses	(46)	5
Net interest income after loan loss reversal/provision for loan losses	2,068	2,029
NONINTEREST INCOME		
Financially related services income	4	1
Loan fees	3	6
Patronage refund from Farm Credit Institutions	246	233
Mineral income	90	63
Other noninterest income	24	23
Total noninterest income	367	326
NONINTEREST EXPENSE		
Salaries and employee benefits	853	660
Occupancy and equipment	56	55
Purchased services from AgVantis, Inc.	146	114
Farm Credit Insurance Fund premium	70	59
Merger-implementation costs	5	-
Supervisory and examination costs	25	24
Other noninterest expense	311	264
Total noninterest expense	1,466	1,176
Net income	969	1,179
OTHER COMPREHENSIVE INCOME		
Amortization of retirement costs	-	1
Net income/Comprehensive income	\$ 969	\$ 1,180
The accompanying notes are an integral part of these consolidated financial statements.		

Consolidated Statement of Changes in Shareholders' Equity

(Dollars in Thousands)				
			Accumulated Other	Total
	Capital Stock	Unallocated Retained Earnings	Comprehensive (Loss)/Income	Shareholders' Equity
UNAUDITED				
Balance at December 31, 2013	\$ 768	\$ 48,813	\$ (22)	\$ 49,559
Comprehensive income		1,179	1	1,180
Stock issued	9			9
Stock retired	(12)			(12)
Balance at March 31, 2014	\$ 765	\$ 49,992	\$ (21)	\$ 50,736
Balance at December 31, 2014	\$ 749	\$ 51,947	\$ (2)	\$ 52,694
Comprehensive income		969	-	969
Stock issued	18			18
Stock retired	(22)			(22)
Balance at March 31, 2015	\$ 745	\$ 52,916	\$ (2)	\$ 53,659

The accompanying notes are an integral part of these consolidated financial statements.

NOTES TO FINANCIAL STATEMENTS
(Dollars in Thousands, Except as Noted)
(Unaudited)

NOTE 1 - ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

A description of the organization and operations of Chisholm Trail Farm Credit, ACA (the Association), the significant accounting policies followed, and the financial condition and results of operations as of and for the year ended December 31, 2014, are contained in the 2014 Annual Report to Shareholders. These unaudited first quarter 2015 financial statements should be read in conjunction with the 2014 Annual Report to Shareholders.

The accompanying unaudited financial statements have been prepared in accordance with accounting principles generally accepted in the U.S. (GAAP) for interim financial information. Accordingly, they do not include all of the disclosures required by GAAP for annual financial statements and should be read in conjunction with the audited financial statements as of and for the year ended December 31, 2014 as contained in the 2014 Annual Report to Shareholders.

In the opinion of management, the unaudited financial information is complete and reflects all adjustments, consisting of normal recurring adjustments, necessary for a fair statement of results for the interim periods. The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. The results of operations for interim periods are not necessarily indicative of the results to be expected for the full year ending December 31, 2015. Descriptions of the significant accounting policies are included in the 2014 Annual Report to Shareholders. In the opinion of management, these policies and the presentation of the interim financial condition and results of operations conform with GAAP and prevailing practices within the banking industry.

In August 2014, the Financial Accounting Standards Board (FASB) issued guidance entitled "Presentation of Financial Statements – Going Concern." The guidance governs management's responsibility to evaluate whether there is substantial doubt about an entity's ability to continue as a going concern and to provide related footnote disclosures. This guidance requires management to perform interim and annual assessments of an entity's ability to continue as a going concern within one year after the date the financial statements are issued or within one year after the financial statements are available to be issued, when applicable. Substantial doubt exists if it is probable that the entity will be unable to meet its obligations for the assessed period. This guidance becomes effective for interim and annual periods ending after December 15, 2016, and early application is permitted. Management will be required to make its initial assessment as of December 31, 2016.

In May 2014, the FASB issued guidance entitled, "Revenue from Contracts with Customers." The guidance governs revenue recognition from contracts with customers and requires an entity to recognize revenue to depict the transfer of promised good or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those good or services. Financial instruments and other contractual rights within the scope of other guidance issued by the FASB are excluded from the scope of this new revenue recognition guidance. In this regard, a majority of our contracts would be excluded from the scope of this new guidance. The guidance becomes effective for the first interim reporting period within the annual reporting periods after December 15, 2016. The Association is in the process of reviewing contracts to determine the effect, if any, on their financial condition or results of operations.

NOTE 2 - LOANS AND ALLOWANCE FOR LOAN LOSSES

A summary of loans follows.

	March 31, 2015	December 31, 2014
Real estate mortgage	\$ 174,422	\$ 176,729
Production and intermediate-term	82,013	88,750
Agribusiness:		
Farm-related business	2,492	783
Rural residential real estate	411	439
Agricultural export finance	--	390
Total loans	\$ 259,338	\$ 267,091

The Association purchases or sells participation interests with other parties in order to diversify risk, manage loan volume and comply with Farm Credit Administration regulations. The following table presents information regarding the balances of participations purchased and sold during the quarter ended March 31, 2015:

	Other Farm Credit Institutions	
	Purchased	Sold
Real estate mortgage	\$ 12,055	\$ 19,575
Production and intermediate-term	6,936	3,948
Total	\$ 18,991	\$ 23,523

The following table shows loans and related accrued interest classified under the Farm Credit Administration Uniform Loan Classification System as a percentage of total loans and related accrued interest receivable by loan type as of:

	March 31, 2015	December 31, 2014
Real estate mortgage		
Acceptable	99.67%	99.38%
OAEM	.04%	.04%
Substandard	.29%	.58%
Total	100.00%	100.00%
Production and intermediate-term		
Acceptable	100.00%	100.00%
Total	100.00%	100.00%
Agribusiness		
Acceptable	100.00%	100.00%
Total	100.00%	100.00%
Rural residential real estate		
Acceptable	100.00%	100.00%
Total	100.00%	100.00%
Agricultural export finance		
Acceptable	--	100.00%
Total	100.00%	100.00%
Total Loans		
Acceptable	99.78%	99.59%
OAEM	.03%	.03%
Substandard	.19%	.38%
Total	100.00%	100.00%

High risk assets consist of impaired loans and other property owned. These nonperforming assets (including related accrued interest) and related credit quality are as follows:

<i>(dollars in thousands)</i>	March 31, 2015	December 31, 2014
Nonaccrual loans		
Real estate mortgage	\$ 324	\$ 856
Total nonaccrual loans	324	856
Total high risk assets	\$ 324	\$ 856

Additional impaired loan information is as follows:

	March 31, 2015			December 31, 2014		
	Recorded Investment	Unpaid Principal Balance	Related Allowance	Recorded Investment	Unpaid Principal Balance	Related Allowance
Impaired loans with a related allowance for credit losses:						
Real estate mortgage	\$ --	\$ --	\$ --	\$ 540	\$ 605	\$ 14
Total	\$ --	\$ --	\$ --	\$ 540	\$ 605	\$ 14
Impaired loans with no related allowance for credit losses:						
Real estate mortgage	\$ 324	\$ 407	\$ --	\$ 317	\$ 330	\$ --
Production and intermediate-term	--	1,499	--	--	1,499	--
Total	\$ 324	\$ 1,906	\$ --	\$ 317	\$ 1,829	\$ --
Total impaired loans:						
Real estate mortgage	\$ 324	\$ 407	\$ --	\$ 856	\$ 935	\$ 14
Production and intermediate-term	--	1,499	--	--	1,499	--
Total	\$ 324	\$ 1,906	\$ --	\$ 856	\$ 2,434	\$ 14

Note: The recorded investment in the receivable is the face amount increased or decreased by applicable accrued interest and unamortized premium, discount, finance charges, or acquisition costs and may also reflect a previous direct write-down of the investment.

	For the Three Months Ended March 31, 2015		For the Three Months Ended March 31, 2014	
	Average Impaired Loans	Interest Income Recognized	Average Impaired Loans	Interest Income Recognized
Impaired loans with a related allowance for credit losses:				
Real estate mortgage	\$ 38	\$ --	\$ 204	\$ --
Total	\$ 38	\$ --	\$ 204	\$ --
Impaired loans with no related allowance for credit losses:				
Real estate mortgage	\$ 476	\$ --	\$ --	\$ --
Total	\$ 476	\$ --	\$ --	\$ --
Total impaired loans:				
Real estate mortgage	\$ 514	\$ --	\$ 204	\$ --
Total	\$ 514	\$ --	\$ 204	\$ --

The following tables provide an age analysis of past due loans (including accrued interest):

	30-89 Days Past Due	90 Days or More Past Due	Total Past Due	Not Past Due or less than 30 Days Past Due	Total Loans	Recorded Investment Accruing Loans 90 Days or More Past Due
March 31, 2015						
Real estate mortgage	\$ --	\$ 14	\$ 14	\$ 176,816	\$ 176,830	\$ --
Production and intermediate-term	577	--	577	82,875	83,452	--
Agribusiness	--	--	--	2,518	2,518	--
Rural residential real estate	--	--	--	412	412	--
Total	\$ 577	\$ 14	\$ 591	\$ 262,621	\$ 263,212	\$ --

	30-89 Days Past Due	90 Days or More Past Due	Total Past Due	Not Past Due or less than 30 Days Past Due	Total Loans	Recorded Investment Accruing Loans 90 Days or More Past Due
December 31, 2014						
Real estate mortgage	\$ 233	\$ 539	\$ 772	\$ 177,854	\$ 178,626	\$ --
Production and intermediate-term	--	--	--	89,886	89,886	--
Agribusiness	--	--	--	806	806	--
Rural residential real estate	--	--	--	440	440	--
Agricultural export finance	--	--	--	391	391	--
Total	\$ 233	\$ 539	\$ 772	\$ 269,377	\$ 270,149	\$ --

A summary of changes in the allowance for loan losses is as follows:

	Balance at December 31, 2014	Charge-offs	Recoveries	Provision for Loan Losses/ (Loan Loss Reversals)	Balance at March 31, 2015
Real estate mortgage	\$ 87	\$ --	\$ --	\$ (41)	\$ 46
Production and intermediate-term	789	--	--	(5)	784
Agribusiness	1	--	--	--	1
Total	\$ 877	\$ --	\$ --	\$ (46)	\$ 831

	Balance at December 31, 2013	Charge-offs	Recoveries	Provision for Loan Losses/ (Loan Loss Reversals)	Balance at March 31, 2014
Real estate mortgage	\$ 60	\$ 4	\$ --	\$ 1	\$ 57
Production and intermediate-term	770	--	--	3	773
Agribusiness	2	--	--	--	2
Agricultural export finance	--	--	--	1	1
Total	\$ 832	\$ 4	\$ --	\$ 5	\$ 833

	Allowance for Credit Losses Ending Balance at March 31, 2015		Recorded Investments in Loans Outstanding Ending Balance at March 31, 2015	
	Individually evaluated for impairment	Collectively evaluated for impairment	Individually evaluated for impairment	Collectively evaluated for impairment
Real estate mortgage	\$ --	\$ 46	\$ 324	\$ 176,506
Production and intermediate-term	--	784	--	83,452
Agribusiness	--	1	--	2,518
Rural residential real estate	--	--	--	412
Total	\$ --	\$ 831	\$ 324	\$ 262,888

	Allowance for Credit Losses Ending Balance at December 31, 2014		Recorded Investments in Loans Outstanding Ending Balance at December 31, 2014	
	Individually evaluated for impairment	Collectively evaluated for impairment	Individually evaluated for impairment	Collectively evaluated for impairment
Real estate mortgage	\$ 14	\$ 72	\$ 856	\$ 177,770
Production and intermediate-term	--	789	--	89,886
Agribusiness	--	1	--	806
Rural residential real estate	--	--	--	440
Agricultural export finance	--	--	--	391
Total	\$ 14	\$ 862	\$ 856	\$ 269,293

NOTE 3 - CAPITAL

The following tables present the activity in the accumulated other comprehensive loss, net of tax by component:

	Quarter Ended March 31	
	2015	2014
Pension and other benefit plans:		
Beginning balance	\$ (2)	\$ (22)
Amounts reclassified from accumulated other comprehensive loss	--	1
Ending balance	\$ (2)	\$ (21)

The following table represents reclassifications out of accumulated other comprehensive income/(loss).

	Amount Reclassified from Accumulated Other Comprehensive Income/(Loss)		Location of Gain/Loss Recognized in Statement of Income
	March 31		
	2015	2014	
Pension and other benefit plans:			
Net actuarial loss	--	1	
Total reclassifications	\$ --	\$ 1	

NOTE 4 - FAIR VALUE MEASUREMENTS

Accounting guidance defines fair value as the exchange price that would be received for an asset or paid to transfer a liability in the principal or most advantageous market for the asset or liability. See Note 2 to the 2014 Annual Report to Shareholders for a more complete description.

Assets measured at fair value on a recurring basis are summarized below:

	Fair Value Measurement Using			Total Fair Value
	Level 1	Level 2	Level 3	
Assets held in nonqualified benefits trusts				
March 31, 2015	\$ 19	\$ --	\$ --	\$ 19
December 31, 2014	\$ 19	\$ --	\$ --	\$ 19

During the first three months of 2015, the Association recorded no transfers in or out of Levels 1, 2, or 3.

The Association had no liabilities measured at fair value on a recurring basis at March 31, 2015 or December 31, 2014.

Assets measured at fair value on a non-recurring basis for each of the fair value hierarchy values are summarized below:

	Fair Value Measurement Using			Total Fair Value	Total Gains/(Losses)
	Level 1	Level 2	Level 3		
March 31, 2015					
Loans	\$ --	\$ --	\$ 324	\$ 324	\$ 14
Other property owned	\$ --	\$ --	\$ --	\$ --	\$ --
December 31, 2014					
Loans	\$ --	\$ --	\$ 842	\$ 842	\$ (70)
Other property owned	\$ --	\$ --	\$ --	\$ --	\$ --

The Association had no liabilities measured at fair value on a non-recurring basis at March 31, 2015 or December 31, 2014.

Valuation Techniques

As more fully discussed in Note 2 to the 2014 Annual Report to Shareholders, accounting guidance establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The following presents a brief summary of the valuation techniques used by the Association for assets and liabilities, subject to fair value measurement.

Loans

For certain loans evaluated for impairment under accounting guidance, the fair value is based upon the underlying collateral since the loans were collateral dependent loans for which real estate is the collateral. The fair value measurement process uses independent appraisals and other market-based information, but in many cases it also requires significant input based on management's knowledge of and judgment about current market conditions, specific issues relating to the collateral and other matters. As a result, these fair value measurements fall within Level 3 of the hierarchy. When the value of the real estate, less estimated costs to sell, is less than the principal balance of the loan, a specific reserve is established.

Assets Held in Non-Qualified Benefits Trusts

Assets held in trust funds related to deferred compensation and supplemental retirement plans are classified within Level 1. The trust funds include investments that are actively traded and have quoted net asset values that are observable in the marketplace.

NOTE 5 - SUBSEQUENT EVENTS

The Association has evaluated subsequent events through May 5, 2015, which is the date the financial statements were issued, and no material subsequent events were identified.

CHISHOLM TRAIL FARM CREDIT, ACA

REPORT OF MANAGEMENT

The financial statements of the Chisholm Trail Farm Credit, ACA are prepared by management, which is responsible for their integrity and objectivity, including amounts that must necessarily be based on judgments and estimates. The financial statements have been prepared in conformity with generally accepted accounting principles appropriate in the circumstances. The financial statements, in the opinion of management, fairly present the financial condition of the Association. Other financial information included in the quarterly report is consistent with that in the financial statements.

To meet the responsibility for reliable financial information, management depends on the Association's accounting and internal control systems, which have been designed to provide reasonable, but not absolute, assurance that assets are safeguarded and transactions are properly authorized and recorded. The systems have been designed to recognize that the cost must be related to the benefits derived. The Association is also examined by the Farm Credit Administration.

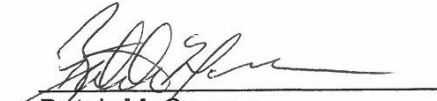
The Board of Directors has overall responsibility for the Association's system of internal control and financial reporting. The Audit Committee consults regularly with management and reviews the results of the examinations by the various entities named above. The independent accountants have direct access to the Board and Audit Committee.

The undersigned certify they have reviewed this report, this report has been prepared in accordance with all applicable statutory or regulatory requirements and the information contained herein is true, accurate, and complete to the best of his or her knowledge and belief.

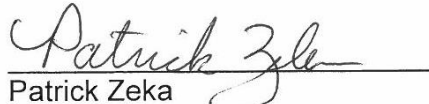
May 5, 2015



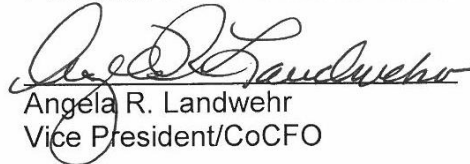
Larry Cochran
Chairman of the Board



Butch McComas
President/Chief Executive Officer



Patrick Zeka
Executive Vice President/
COO-CoCFO



Angela R. Landwehr
Vice President/CoCFO

CHISHOLM TRAIL FARM CREDIT, ACA

BOARD OF DIRECTORS

Larry Cochran, Chairman
Jay Grace, Vice Chairman
Verl M Daugherty
Paul D. Heath
Kenneth Markes
Brad Scott
Dick Smart
Kevin Smith

Cherokee
Ringling
Gracemont
Watonga
Bison
Waurika
Verden
Fairview

OFFICERS AND EMPLOYEES

Enid Administrative Office

Butch McComas
Patrick Zeka
Steve Davenport
Dennis Green
Angela R. Landwehr
Anita Eckhardt
Gloria Choat
Hailie Tennell
Glenna Johnson
Tristan Goodman

President/CEO
Executive Vice President/COO/CoCFO
Executive Vice President/CCO
Executive Vice President/CRO
Vice President/CoCFO
Vice President/Operations Officer
Admin Assistant/Lending Operations Supervisor
Marketing Representative
Accounting Supervisor
Accountant

Enid Lending Office

Marty Meyer
Jordan Beach
Candice Foster
Lindsey Trammell

Vice President/Branch Manager
Loan Officer
Credit Analyst
Credit Support

Duncan Lending Office

Gary M. Kafer
Harold Wayne Harris
Karla Latham
Courtney Landoll

Vice President
Vice President
Lending Support Specialist
Lending Support Specialist

Chickasha Lending Office

Kurtis Sears
Kile Furr
Justin Clark
Jacob Rice
Lacey Willis
Taylor Vickrey
Melissa Chaffin
Meranda Potts

Vice President/Southern Region
Vice President
Assistant Vice President
Loan Officer
Loan Analyst
Credit Support
Lending Support Specialist
Lending Support Specialist

Watonga Lending Office

Barry Bessinger
Brenda Wigington

Vice President/Branch Manager
Lending Support Specialist

