



## **Merchants & Farmers Bank**

### **Trust Department**

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Price E. Boney, Jr., SVP & Trust Officer  
Karen Irons, Assistant Trust Officer



### **Trust Department**

### **Farm Management**



### When you might need us...

- Loss of a parent(s)
- Loss of spouse
- Distance
- Estate Planning
- Trust Creation
- Relieve burden of Farm Management
- Relieve burden of compliance with government programs



### How can we help you...

In two capacities:  
Trust Account or Agency Account

#### **Management**

- Secure lease agreement with tenant
- Consistent communication with tenant
  - Marketing of all crops
  - Crop inspections
  - Collect farm income
  - Pay property taxes
- Analyze and pay farm bills
- Assist in keeping farm in compliance with FSA and all eligible programs
  - Obtain crop insurance
  - Obtain insurance on farm structures
- Oversee improvement projects on farm

#### **Record Keeping**

- Detailed posting of receipts and disbursements
  - Maintain files
- Provide tax worksheet to accountant
  - Annual Statement of account

**\*\*Call for details.\*\***