



Merchants & Farmers Bank

Trust Department

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Price E. Boney, Jr., VP & 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.****