



CONTACT: Tricia Overturf
VP Marketing and Communications
618-297-9860

FOR IMMEDIATE RELEASE

American Farm Mortgage & Financial Services Announces New Vice President of Ag Lending

Louisville, KY-- American Farm Mortgage & Financial Services, a wholly owned subsidiary of Legence Bank is pleased to announce Matthew R. St. Ledger as the new Vice President of Ag Lending, effective January 31, 2022.

Matthew R. St. Ledger – VP of Ag Lending

Matt St. Ledger has been named Vice President of Ag Lending at American Farm Mortgage & Financial Services. St. Ledger has 22 years of experience in agriculture and banking, including time as loan underwriter, Senior Vice President working on ag and commercial loans, as well as Area Manager for Ag Resource Management, overseeing business development and helping customers with risk management for their crop production needs. Most recently, he was President and Co-Owner of Ag Capital Consulting, helping customers with crop insurance and financial solutions. “Matt St. Ledger will be a tremendous asset to our leadership team at American Farm Mortgage,” said Kevin Beckemeyer, the bank’s President and CEO. “His many years of experience in Agricultural lending and management will be a great benefit to our company as we continue to enhance resources for our customers and build our team.”

St. Ledger brings a tremendous amount of experience in sales, management, and underwriting, along with a deep understanding of logistical, managerial and operational dynamics crucial for today’s agricultural business. St. Ledger is a resident of Albion, IL and his community involvement includes: Edwards County Commissioner, Edwards County Farm Bureau, Southeastern Illinois Economic Development Authority Board Member, Edwards County Public Building Commission and the Edwards County EMS Board.

He earned his bachelor’s degree from Southern Illinois University and his master’s degree from the University of Southern Indiana, along with numerous banking certifications throughout the past 22 years.

We are excited to have Matt St. Ledger join the American Farm Mortgage team. St. Ledger will be responsible for the overall management of agricultural lending. He will be implementing opportunities for growth to include; increased deposits and loans, new business relationships,

and enhanced customer service. St. Ledger brings a deep understanding of agricultural and commercial lending, along with an extensive knowledge of the financial industry to help serve our customers. Beckemeyer said, "He is excited about Matt's ability to collaborate and build relationships. His enthusiasm and passion for agriculture is infectious."

American Farm Mortgage & Financial Services provides quality agricultural real estate loans and other related services to farmers and ranchers across the United States. AFMC specializes in Full Time Farm Loans and Farm Service Agency (FSA) Guaranteed Loans, and currently is one of the nation's largest originators of FSA Guaranteed Loans with "Preferred Lender" status in over 30 states across the country. American Farm also is an approved seller and servicer of agricultural real estate loans for the Federal Agricultural Mortgage Corporation (Farmer Mac), and many others. Unlike traditional lending institutions, American Farm's loan products and programs are strictly agricultural.

American Farm Mortgage & Financial Services is a wholly owned and operated subsidiary of Legence Bank. Located in Louisville, KY, American Farm originates and services agricultural real estate loans nationwide. For more information, visit www.AmericanFarmMortgage.com.

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PHOTO:



Matthew R. St. Ledger