



The Making of an Agricultural Lender

Initially, you might think from her kind eyes and soft-spoken demeanor that she is shy by nature, but Emma Brown is anything but reserved. She plans on being an integral part of the next generation of agricultural lenders. In a recent interview, Emma talked about her personal journey and why she's ready to take on the role as a professional and trusted lender in the agricultural industry.

Agriculture isn't something that Emma learned to love, it was instilled in her bones early in life. She grew up in rural Virginia in the heart of Pulaski County on her family's beef cattle and dairy farm. She never really thought about what she wanted to be when she grew up, and it wasn't until she graduated from high school and went to college that she discovered her true talents.

Emma started at Virginia Tech in the fall of 2012. She pursued a dual major in Dairy Science and Animal & Poultry Sciences, and discovered along the way by taking an occasional finance course that she had a real knack for crunching numbers. Thanks to a finance professor with a lot of insight and skill for spotting talent, Emma was referred to First Bank & Trust Company, a Bank already well known and nationally ranked as an agricultural lender, as a way to encourage her interest in finance. She graduated from Virginia Tech in May 2015.

Following graduation and the advice of her finance professor, Emma landed her first professional job in the Agricultural Lending Division at First Bank & Trust Company. It was there she formed business relationships that she says now she will never forget. She was admitted into the Bank's Management Training Program under the direction of Julia Hayter. First Bank & Trust Company's Management Training program develops newly hired college graduates by providing them with the tools they need to succeed as the next generation of bankers. *"The Bank's Management Training program helped me personally and professionally. It was like a crash course in banking. I learned about underwriting, accounting and finance. I also gained experience as a Teller, a CSR, a Credit Analyst and I learned all about the operations side of the bank."* Emma's job eventually transitioned into portfolio management for loan officers at the Harrisonburg, Virginia office, the headquarters of the Bank's Agricultural Division. When she speaks of her two mentors, Keith Phillips, Senior Vice President and Division Manager, and Bradley Webb, Senior Vice President, Ag Lender and Regional Supervisor, she speaks as though she has known them her whole life. *"Keith and Bradley really invest in their people. They're humble. They invested so much time and so many resources in me. They gave me projects and really had faith in my ability to carry through with them."* It is her mentors' faith that gave Emma the ability and the courage to take the necessary next steps to building her career.

In 2018, Emma had just been promoted to Agricultural Lender at First Bank & Trust Company, when she started attending the Virginia Bankers School of Bank Management. The VBA program has been educating Virginia bankers since 1938. It is a three-year program from which nearly 4,000 bankers have

graduated since its inception. It uses the skills and talents of banking professionals across the country to teach its students. Emma described her most memorable experience from her third year at VBA Bank School. Students were presented with a “struggling bank” scenario, and divided into teams that would compete to improve the bank. Emma’s team finished first with the highest overall stock price, following implementation of all the recommended improvements. *“We applied the First Bank & Trust model to the computer simulated model and it worked out very well!”* Since her graduation from Bank School earlier this year, Emma has learned more about navigating in business and banking than some people learn in an entire lifetime. Because of COVID-19, her third year of school and graduation from VBA Bank School was virtual. The myriad of obstacles presented by COVID-19 only served to propel her momentum to be a better banker. Today, Emma has big plans for her future in banking.

When asked about her future goals as an agricultural lender, Emma wants to work with young farming families who are just getting started in the industry. *“I want to help them take that risk to grow their operation, and I want to be there for them as their banker. It’s hard for someone my age to get started in farming. You can learn a lot from those that succeed at it.”* She also wants to continue helping the Bank recruit promising young talent from diverse areas as future bankers at First Bank & Trust Company. *“We just need to find people who are passionate about what they do, and who want to do a good job for the community.”*

Some might say Emma Brown has shattered the proverbial glass ceiling by successfully representing agriculture and banking. Not so, says Emma. *“I never felt like I didn’t have the same opportunity as others in this industry. Based on the people I went to school with, it seems like more and more women will be involved in these areas.”* Her mother and grandmother are the foundation of Emma’s personal strength. And like previous generations in her family, Emma’s First Bank & Trust Company family has encouraged her enthusiasm to continue her work for many years to come. *“Bradley Webb has gone above and beyond, letting me take hold of projects and grow.”* She added, *“Keith did the same thing for Bradley that Bradley’s doing for me.”* Emma went on to add that Keith and Bradley’s faith in her was reinforced when they gave her the opportunity to work with their customers. The agriculture community knows how capable Emma is, and what an asset she has been to their farming operation. They have full faith in her capabilities and rely on her expertise and fresh ideas.

Emma’s journey to become an agricultural lender has been a synthesis of family, education and world-class training. On a larger scale, her success is the result of encouragement from experienced mentors who have spent the better part of their lives serving the farming operations that ultimately support food production in this country. It’s a classic American success story, but to Emma it’s a personal achievement. *“I feel surrounded by people who want me to excel, and that’s a great feeling.”*