

# Thank you for your trust through the years in State Bank & Trust.



## Dan Johnson

Joining the SBT lending team in November 2008, Dan brings nearly 15 years of community banking and ag lending experience. His lifelong passion for agriculture is as evident as ever, with active involvement on his family's farm and leadership positions in several ag-related organizations. Whether it comes from sitting down with customers or from sitting in the cab of a tractor, Dan offers a lifetime of experience in understanding the challenges facing today's farmer. You can be confident that Dan will help you find the financial solutions you need.

State Bank & Trust Company is a strong financial partner with the customers and communities it serves. "I'm proud to be a part of a banking team that shares the same high level of commitment to agriculture," says Dan. "Our seasoned lending staff strives to provide our customers with sound financial advice and solutions that are based on real world experience. Agriculture is more than a business to us- it's our way of life. And that makes all of us at SBT uniquely qualified to be your source for financial solutions."

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**State Bank and Trust has been serving the needs of customers since 1939. We depend on our farmers and admire their strong work ethic and unwavering dedication. We thank them for their hard work as exemplary stewards of the land they revere.**



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## Ray Schwichtenberg

Ray's greatest source of satisfaction comes from seeing farmers adapt, innovate and succeed - and helping play a role in making that success a reality. With a solid background in farming and more than 25 years of experience in lending, Ray brings a balanced and objective point of view to each marketing and production planning session.

"Agriculture remains a vibrant part of our local and national economy because our soil and operators are two of the most productive assets in the world," says Ray. Helping each producer maximize their value is a priority that's always rewarding on every level, especially when our agricultural history is a leading blueprint for others."

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**We want to take the time to introduce or reintroduce you to our agriculture lenders who are committed to your success. We welcome the opportunity to visit with you regarding your farm operation needs and future goals.**

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