



**OFFICIAL NOTICE AND ANNUAL MEETING INFORMATION STATEMENT**

**2026 ANNUAL STOCKHOLDERS MEETING**

**MAY 21, 2026**

**9:00 AM**

**FARM CREDIT OF FLORIDA VERO BEACH BRANCH OFFICE**

**7925 20TH STREET, VERO BEACH, FLORIDA 32966**

April 30, 2026

Dear Stockholder:

The Annual Stockholder Meeting of Farm Credit of Florida, ACA will be held on May 21, 2026, at 9:00 AM at the Farm Credit of Florida Vero Beach Branch Office, located at 7925 20th Street, Vero Beach, Florida.

Enclosed is the Annual Meeting Information Statement, including relevant information for each stockholder-elected director candidate. The purpose of the meeting is to elect stockholder-elected directors and Nominating Committee members, review financial reports and transact any other necessary business. The election will take place by mail ballot following this meeting to all eligible voting stockholders of record as of the close of business on February 28, 2026.

We appreciate your business and support and look forward to continuing to serve you during the coming years.

Sincerely,

/s/ John R. Gregory

President & Chief Executive Officer

## **BOARD OF DIRECTORS**

The current Farm Credit of Florida, ACA (Association) Board of Directors (Board) is comprised of 10 stockholder-elected directors, 2 stockholder directors appointed by the Board, and 2 outside directors (someone who is not a director, officer, employee, agent, or stockholder of any Farm Credit System Institution and who is appointed by the Board). The stockholder-elected directors currently consist of one stockholder-elected director from each of Nominating Districts 1, 2, 3, 4, 5, 6, 7, and 9 as defined in the Bylaws of the Association (Bylaws), and two stockholder-elected directors from Nominating District 8 as defined in the Bylaws.

The directors of the Association as of April 30, 2026 are:

<b>DIRECTOR</b>	<b>DISTRICT</b>	<b>COMMODITY</b>	<b>AGE</b>	<b>TERM OF OFFICE EXPIRES</b>	<b>YEAR FIRST ELECTED/ APPOINTED</b>
Tobin J. "Toby" Basore	8	Vegetable operation	63	2026	2014
Roger W. Davis	2	Tobacco, corn, cotton, peanut, timber, and cattle operation	73	2028	1998
W. Eric Hopkins	-	Appointed Stockholder Director; Sugarcane and vegetable operation	62	2026	2014*
Bobby G. "Bob" Lines	8	Sod and beef cattle operation	68	2027	2015
Martin J. "Marty" McKenna	5	Citrus operation	70	2027	2009
John R. "JR" Newbold, III	3	Cut-foliage operation and grapes	58	2026	2014
Harrell H. "Hal" Phillips, Jr.	4	Cattle operation	66	2026	2015
Francisco J. Pines	-	Outside Director	50	2026	2022
Barney W. Rutzke, Jr.	9	Nursery operation	56	2028	2025
Robert G. "Bobby" Sexton	6	Citrus operation, packing house, and real estate	66	2028	1995
Alisa "Lisa" Sherman	-	Appointed Stockholder Director; Beef cattle operation	63	2026	2014**
Wayne H. Simmons	7	Citrus operation, timber, and real estate	68	2026	2014
Donald G. "Don" Tanner, Jr.	1	Cattle operation	55	2027	2021
Amanda E. Taylor	-	Outside Director	46	2027	2022

*Information in table as of April 30, 2026.*

*\*Previously held a stockholder-elected director position from 2009 to 2013. Appointed as an appointed stockholder director in 2014.*

*\*\*Previously held an outside director position from 2008 to 2014. Appointed as an appointed stockholder director in 2014.*

No incumbent director attended fewer than 75% of the total Board meetings during the last fiscal year. Mr. Hopkins and Dr. Phillips attended fewer than 75% of the committee meetings for a certain Board committee on which they served during the last fiscal year. Mr. Hopkins attended at least 75% of the Governance Committee and at least 75% Reconfiguration Committee meetings but did not attend at least 75% of the Compensation Committee meetings. Mr. Hopkins attended two of the three Compensation Committee meetings held during the time he was a member of that committee. Dr. Phillips attended at least 75% of the Governance Committee meetings but did not attend at least 75% of the Compensation Committee meetings. Dr. Phillips attended two of the three Compensation Committee meetings held during the time he was a member of that committee. No director has resigned or declined to stand for reelection since the last annual meeting because of a policy disagreement with the Board.

The Association has had loans outstanding during the last full fiscal year to date to its elected directors, appointed stockholder directors, director candidates, senior officers, their immediate family members, and organizations with which such persons may be affiliated. These loans have been made in the ordinary course of business, and were made on the same terms, including interest rates, amortization schedule, and collateral, as those prevailing at the time for comparable transactions with other people. No loan to a senior officer, elected director, appointed stockholder director, director candidate, or to any organization affiliated with such person, or any immediate family member who resides in the same household as such person or in whose loan or business operation such person has a material financial or legal interest, involved more than the normal risk of collectability.

There has been no material change in the matters disclosed in the annual report to shareholders (posted to our website on March 10, 2026) concerning director or senior officer loans.

**VOTING STOCKHOLDERS**

Each voting stockholder of the Association as of the record date is entitled to only one vote regardless of the number of single or joint loans the voting stockholder may have. In the case of a joint loan, the vote may be cast by only one of the joint holders designated and duly authorized by the other joint holder(s) in a writing filed with the Association. The vote of a voting stockholder that is a legal entity shall be cast by an equity owner or officer of the entity, designated, and duly authorized in a writing filed with the Association. In no event may an individual vote more than once. (If you have any questions about this matter, you may contact the branch office servicing your account to determine the individual designated to vote on your loan, or if you desire, to change this designation.) Class A and Class B stockholders and borrowers with rural home or farm-related business loans are not eligible to vote.

The record date for determination of the voting stockholders entitled to vote is the close of business on February 28, 2026. The total number of voting stockholders entitled to vote as of the record date is 2,025. The number of voting stockholders entitled to vote in each Nominating District is:

District	Counties	District Voters
1	Baker, Duval, and Nassau	76
2	Alachua, Bradford, Columbia, Hamilton, Lafayette, Suwannee, and Union	424
3	Clay, Flagler, Putnam, and St. Johns	109
4	Dixie, Gilchrist, Levy, and Marion	551
5	De Soto, Hardee, Highlands, Manatee, and Sarasota	200

District	Counties	District Voters
6	Indian River, Martin, Okeechobee, and St. Lucie	175
7	Charlotte, Collier, Glades, Hendry, and Lee	116
8	Broward and Palm Beach	193
9	Miami-Dade and Monroe	181

Ballots will be mailed after the Annual Meeting to the voting stockholders entitled to vote. The Board has authorized votes to be cast either by mail or online. Election results will be reported to the stockholders by mail and posted on the Association’s website, [www.farmcreditfl.com](http://www.farmcreditfl.com), after results are counted by an independent professional third party.

Each candidate for election as a stockholder-elected director or Nominating Committee member must reside or conduct farming operations in the Nominating District corresponding to the position; provided however, stockholders who neither reside nor conduct farming operations in the Association’s chartered territory may serve as stockholder-elected directors or members of the Nominating Committee, and shall be treated as residing in the Nominating District encompassing the branch office that services their loans.

No more than one stockholder jointly sharing ownership of the Class C Common Stock of the Association may simultaneously serve as a stockholder-elected director of the Association or as a Nominating Committee member, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the Class C Common Stock.

An individual designated in accordance with the Bylaws to vote the Class C Common Stock held by a voting stockholder may serve as a member or alternate on the Nominating Committee of the Association so long as that individual meets all of the other requirements for serving on the Nominating Committee of the Association. However, an individual designated to vote the Class C Common Stock of a voting stockholder that is a legal entity may only serve as a stockholder-elected director if the designated individual is an equity owner of the voting stockholder and meets all of the other requirements for serving as a director of the Association.

In accordance with the Bylaws, effective as of the Annual Stockholder Meeting to be held on May 21, 2026, stockholder-elected directors and Nominating Committee members are nominated in accordance with the following Nominating Districts:

NOMINATING DISTRICT	GEOGRAPHIC REGION BY COUNTIES
DISTRICT 1	Baker, Duval, and Nassau
DISTRICT 2	Alachua, Bradford, Columbia, Hamilton, Lafayette, Suwannee, and Union
DISTRICT 3	Clay, Flagler, Putnam, and St. Johns
DISTRICT 4	Dixie, Gilchrist, Levy, and Marion
DISTRICT 5	De Soto, Hardee, Highlands, Manatee, and Sarasota
DISTRICT 6	Indian River, Martin, Okeechobee, and St. Lucie
DISTRICT 7	Charlotte, Collier, Glades, Hendry, and Lee
DISTRICT 8	Broward and Palm Beach
DISTRICT 9	Miami-Dade and Monroe

Each eligible voting stockholder, regardless of the Nominating District in which he or she resides or conducts farming operations, may vote for each stockholder-elected director and Nominating Committee position on the ballot.

#### **FLOOR NOMINATIONS**

Additional nominations for election as a stockholder-elected director or as a member of the Nominating Committee may be made from the floor at the annual meeting. Nominations will be accepted from the floor on a position-by-position basis. After the announcement of the Nominating Committee’s candidates for the first Board position, the chair of the meeting or his designee will ask if there are any nominations and seconds from the floor for that Board position. Once the floor nominations have been closed for a position, the next Board position will be addressed, and so on until the Nominating Committee’s nominations and the nominations from the floor have been closed for all vacant and expired stockholder-elected director positions. The nominators and seconds must be voting stockholders or individuals designated in accordance with the Bylaws to vote the voting stock held by a voting stockholder. Nominees must be stockholders who are holders or joint holders of Class C Common Stock, or individuals designated to vote the Class C Common Stock of a legal entity; provided however, an individual designated to vote the Class C Common Stock of a voting stockholder that is a legal entity may only serve as a stockholder-elected director if the designated individual is an equity owner of the voting stockholder and meets all of the other requirements for serving as a director of the Association.

Floor nominees must be eligible for the position for which they are nominated. No person may be nominated to serve as a stockholder-elected director or a member of the Nominating Committee if that person is the spouse, parent, sibling, natural or adopted child, mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law or daughter-in-law of a: (i) director of the Association, (ii) nominee for election to the Board, (iii) member of the Nominating Committee of the Association, (iv) nominee for election to the Nominating Committee, or (v) salaried officer of the Association.

The floor nominee must be present at the meeting. After receiving a floor nomination, the floor nominee must state if he or she accepts the nomination. Upon receiving a floor nomination, the annual meeting process will be stopped until initial eligibility is determined. The nominee's biographical and disclosure information will be immediately reviewed by the Association's President or designee and due diligence performed to determine initial eligibility. If initially determined eligible at the annual meeting, the voting process will proceed. Floor nominees for director positions must be prepared to provide in writing, within one business day of the nomination, such nominee's biographical and disclosure information as required by law, regulations, and the Bylaws. Disclosure information forms will be available at the Association's corporate office for any potential floor nominee and at the annual meeting. In the event a nominee's biographical and disclosure information is not received in proper form by the Association before the expiration of such one business day period, the nominee shall be removed from the ballot.

#### **ELECTION OF STOCKHOLDER-ELECTED DIRECTORS**

No individual may be elected as a stockholder-elected director unless (i) he or she is a holder or joint holder of Class C Stock of the Association, or is an individual designated to vote the Class C Common Stock of a voting stockholder that is a legal entity if the designated individual is an equity owner of the voting stockholder, (ii) is in compliance with the Farm Credit Act of 1971 (as amended), (iii) is a bona fide farmer, rancher, or producer or harvester of aquatic products, and (iv) resides or conducts farming operations in the Association's chartered territory; provided however, stockholders who neither reside nor conduct farming operations in the Association's chartered territory may serve as stockholder-elected directors of the Association and shall be treated as residing in the Nominating District encompassing the branch office that services their loans. No individual who is seventy-five (75) years of age or older on December 31 of the year preceding the date of election or appointment shall be eligible to be nominated, elected, or appointed as a director. A director serving at the time of his or her 75th birthday may fulfill the remainder of such director's current term but cannot be re-elected or re-appointed.

The candidate receiving the largest number of votes for each stockholder-elected director position shall be declared elected for a three-year term. If a tie occurs between candidates and the candidates agree, the tie will be broken by the flip of a coin. If the candidates do not agree, then the tie shall be broken by re-balloting by mail, counted by an independent professional third party and results reported to stockholders by mail and on the Association's website, [www.farmcreditfl.com](http://www.farmcreditfl.com).

The 2026 Nominating Committee met two times. The Bylaws provide for the 2026 Nominating Committee to review lists of shareholders and individuals designated in accordance with the Bylaws to vote the Class C Common Stock held by voting stockholders, ascertain the willingness of those individuals to serve if elected, and submit for election a slate of eligible and qualified individuals to run as candidates for the stockholder-elected director positions and members of the 2027 Nominating Committee.

There are four vacant or expired stockholder-elected director positions for election in 2026, and the Nominating Committee sought to find at least two qualified and willing candidates for each of the positions. The Nominating Committee reviewed the backgrounds, eligibility, attendance records and overall performance of the incumbent directors. With the assistance of an outside administrative resource, the Nominating Committee also reviewed the demographics of the current Board and discussed ways to address Board diversity with respect to ethnic background, gender, age, type of agricultural operation, experience, and expertise. The Nominating Committee also reviewed the responses that the Association received from a mail-out to stockholders seeking candidates who might be interested in serving as Board members. The Nominating Committee identified and contacted several stockholders for each stockholder-director position who it believed to be eligible and qualified.

The following list provides the names and biographical information on each candidate for each stockholder-elected director position nominated by the Nominating Committee:

# CANDIDATES FOR BOARD OF DIRECTORS

## DISTRICT 3 (THREE YEAR TERM)

CANDIDATE 1 OF 2

### GINO GRONDIN

**Residence:** Savannah, Georgia

**Age:** 52

**Business Address:** 11 Headlands Ct., Savanna, GA 31907

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** Aerospace Design Lead, Doors & LG.

Own and manage G.G. Concept LLC, aerospace and defense engineering firm.

**Extent of Present Agricultural Operations:** Have ag land in Putnam County for hay operation. Grandparents and uncles have dairy farms, pork farms, and sugar shacks.

**Accomplishments Relative to Agriculture and the Farm Credit System:** None.

**Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business:** None provided.

**Affiliations with Any Organizations (e.g., business, professional, civic, church groups):** None provided.

**Education/Certifications:** Cégep Saint-Jean-sur-Richelieu, Degree - Mechanical Engineer. Design certification.

**Spouse and/or Children:** Spouse – Dongling Song

Children – Gabriel Song Grondin

Farm Credit of Florida has a loan outstanding to the candidate and an organization with which the candidate is affiliated.

CANDIDATE 2 OF 2

### JOHN R. NEWBOLD, III

**Residence:** Crescent City, Florida

**Age:** 58

**Business Address:** 610 Old Highway 17, Crescent City, FL 32112

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** Owner/operator of Forest Groves, Inc., a family-owned cut foliage grower and shipper. Owner (100%) of Newbold Farms LLC, a holding company.

**Extent of Present Agricultural Operations:** Own and operate 90 acres of cut-foliage production. We grow magnolia and other southern evergreen plants for the wholesale floral trade. We lease a portion of our cut foliage acreage to another local cut foliage farm (Leatherleaf fern, Pittosporum, Tree Fern, etc.). We produce Florida ecotype wildflower seed for sale to a local cooperative. We also have ten acres of muscadine grapes (noble variety), that are utilized for wine production.

**Accomplishments Relative to Agriculture and the Farm Credit System:** I have been involved in agriculture, in one way or another, my entire life. As a child I “worked” on the farm as a way to earn spending money, learning our cut-foliage business from the ground up, so to speak. After returning from college, I began in our family business full time. I have helped to redefine and focus direction and product mix of our company. Over time we’ve greatly broadened our cut-foliage product line and have diversified into wine grape production as well. I am involved in various industry organizations and community service groups. I have been involved in the Farm Credit System since 2014, serving as a director representing District 4. I have served on the Credit & Lending, Governance and Compensation Committees (current Chairman of the Compensation Committee). I have also been a part of the most recent CEO Search Committee.

**Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:** None Provided.

**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Member of the Putnam County Fair Authority, President of the Florida Wine and Grape Growers Association, Stockholder and past director of Central Florida Fern Cooperative, Director of Wildflower Seed & Plant Growers Association, Member and past director of Farm Bureau (Putnam County) and Member of Viticulture Advisory Counsel. Member of Grace United Methodist Church, Treasurer of Crescent City Cemetery Association, Trustee of Putnam First Cancer Fund, Member of Putnam County Chamber of Commerce and Commissioner for District 1 of the Putnam County Board of County Commissioners.

**Education/Certifications:** Crescent City High School. St. Johns River Community College (AA). Florida Southern College (BS). Private Applicator Pesticide License (Florida).

**Spouse and/or Children:** Spouse – Laura “Anje” Newbold

Children – Laura Sidney Newbold and Sally Kathryn Newbold

Farm Credit of Florida has a loan outstanding to the candidate, a member of the candidate’s family and organizations with which the candidate is affiliated. The family member is his spouse.

## DISTRICT 4 (THREE YEAR TERM)

CANDIDATE 1 OF 2

### TAMI D. BOBO

**Residence:** Ocala, Florida

**Age:** 53

**Business Address:** 4560 NW 90<sup>th</sup> Ave, Ocala, FL 34482

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** First Finds Farm – Equine Facility Owner. Pasture management and rotation, feed programs and hay sourcing, equipment operations (tractors, drags, harrows, etc.), stable management, staff coordination, budgeting and supply control, running the daily operations of a large-scale thoroughbred training center, broodmare foaling facility and yearling sales prep farm.

**Extent of Present Agricultural Operations:** First Finds Farm in Ocala, Florida, 65 Acres. Bent Tree Farm in Ocala, Florida, 42 Acres. Paradise Farm in Ocala, Florida, 10 Acres. Thoroughbred racehorse facility.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Tami Bobo is the dedicated owner of a premier racehorse farm in Ocala, Florida where excellence, integrity, and a deep respect for the sport guide every aspect of her operation. With a strong passion for thoroughbred racing and equine care, Tami has built a program focused on quality breeding, expert training, and the long-term success of her race horses both on and off the racetrack. Under her leadership, the farm emphasizes superior bloodlines, top-tier veterinary care, and meticulous conditioning to develop competitive, racehorses. Tami is known for her hands-on approach, strategic decision-making, and commitment to maintaining the highest standards in the industry. Her vision extends beyond the track—she is dedicated to responsible horsemanship, building lasting relationships within the racing community, and preserving the tradition and integrity of the sport for future generations.

**Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:** None at this time.

**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Current member of Ocala Breeders Sales, Florida Thoroughbred Breeders' and Owners' Association (FTBOA), Jockey Club, and thoroughbred Jockey Club. Also involved with thoroughbred organizations and local Ocala charities.

**Education/Certifications:** St. Johns Lutheran High School. Florida Thoroughbred Breeders and Owners Association. Thoroughbred Aftercare Alliance, National Thoroughbred Racing Association, Notary Public, Jockey Club.

**Spouse and/or Children:** Child – Brittney Dellatore      Grandchildren – Briell (9), Brock (5), and Blaze (1)

Farm Credit of Florida has loans outstanding to the candidate.

CANDIDATE 2 OF 2

### HARRELL H. "HAL" PHILLIPS JR.

**Residence:** Williston, Florida

**Age:** 66

**Business Address:** 21850 SE 10<sup>th</sup> St., Morriston, Florida 32668

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** Harrell H. Phillips, DVM Large Animal Practice for 39 years. Phillips Ranch Owner and Operator for 39 years. Manager of Phillips Farm LLC and HP Phillips Ranch LLC.

**Extent of Present Agricultural Operations:** Phillips Ranch is a cow-calf operation that has over 1,200 beef cows and bulls. Background 1,000-1,200 calves annually. Typically, retain ownership of 50% of raised calves through the feedlot. The ranch also produces hay, grass seed, sod, small grains, and timber.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Past President of Florida and Marion County Cattlemen's Associations. Past Vice President of the National Cattlemen's Beef Association, Region II. Outstanding rancher leader award presented by Farm Credit and FCA. 2026 Florida Farmer of the Year Finalist. Farm Bureau CARES recipient.

**Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business:** Manager of Phillips Farm, LLC (cattle). Manager of HP Phillips Ranch LLC (cattle). Stockholder of The Creek at Wekiva, LLC (conservation and recreation).

**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Current member of Florida Farm Bureau and past committee member of Florida Farm Bureau. Current Director of Farm Credit of Florida. Current member of the Academy of Veterinary Consultants. Current member of the American Association of Bovine Practitioners. Current Director and previous Steer Show Chairman of the Southeastern Youth Fair. Current member of the Florida Veterinary Medical Association and the American Veterinary Medical Association. Current member of Rafter Cross Cowboy Church. Past member/Deacon of First Baptist Church.

**Education/Certifications:** Williston High School. University of Florida. Bachelor's in Animal Science and Doctor of Veterinary Medicine.

**Spouse and/or Children:** Spouse – Debbie      Children – Harrell III and Charles

Farm Credit of Florida has loans outstanding to the candidate, a member of the candidate's family and an organization with which the candidate is affiliated. The family member is his spouse.

**PAUL J. MEADOR, JR.**

**Residence:** LaBelle, Florida

**Age:** 59

**Business Address:** 1331 Commerce Drive, LaBelle, FL 33935

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** President and Owner of the following companies: Everglades Harvesting Inc., Everglades Agricultural Services Inc., Camp Keais Leasing, Inc., Fort Thompson Properties LLC, Meador Family Holdings LLC and Meador Family Farms of Florida LLC. Founded and serve as President of Florida Growers Association Inc., and United States Growers Association Inc.

**Extent of Present Agricultural Operations:** The companies listed above provide many agricultural services to growers throughout the U.S. Crops include citrus, sugarcane, strawberries, corn, soybeans, peppers, tomatoes and other labor-intensive fruits and vegetables. Companies and associations combined employ more than 2,000 full-time and seasonal employees.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Farm Credit has supported our family agricultural operations during the best and worst of times. Their unique knowledge of agriculture has allowed us to diversify and grow in a very complex business environment.

**Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:** Vice President and Board member of Florida Citrus Mutual, Executive Board member of the Florida Fruit and Vegetable Association (FFVA), Executive Board member of the National Council of Agricultural Employers (NCAE), Board member of Hendry Regional Medical Center, President/Board member of the Barron Library, and Vice Chairman of the Florida Citrus Commission.

**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Past president of Hendry/Glades County Farm Bureau and past President of Gulf Citrus Growers Association. Board member of Hendry Regional Medical Center, President/Board member of the Barron Library.

**Education/Certifications:** West Orange High School. Valencia Community College.

**Spouse and/or Children:** Spouse – Kathryn Meador Children – Jessica Meador and Robert (Bo) Meador

Farm Credit of Florida has loans outstanding to the candidate and organizations with which the candidate is affiliated.

**WAYNE H. SIMMONS**

**Residence:** LaBelle, Florida

**Age:** 68

**Business Address:** P.O. Box 2166 LaBelle, FL 33975

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** President/Manager of LaBelle Fruit Company LLC, LaBelle Housing Company LLC, LaBelle Timber Company and Simmons Family Groves. Broker Associate of Southern Heritage Real Estate and Investments. Associate of Greene Forest and Farm Realty LLC.

**Extent of Present Agricultural Operations:** I am a citrus grower, timber grower, relator and rental property owner in LaBelle, FL. My groves are in Hendry and Collier Counties, and I have timber and recreational land in Georgia. My rentals are residential.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Past Director and Past President of Gulf Citrus Growers Association. Past Director of Citrus Research and Development Foundation (CRDF). Board member of Florida Citrus Mutual. Director of the USDA Farm Service Agency (FSA) State Committee. Member of Natural Agriculture Research Extension, Education and Economics (NAREE) - Citrus Disease Subcommittees.

**Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business:** Southern Heritage Real Estate of Florida, Broker Associate (real estate sales). Green Forest and Farm Reality of Georgia, Associate (real estate sales).

**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Current member, Past President/Director of Hendry County Farm Bureau. Member of Schley County Farm Bureau. Member of Realtors Land Institute. Member/Deacon of First Baptist Church in LaBelle. Member of Rotary Club of LaBelle.

**Education/Certifications:** Plant City High School. Abraham Baldwin College. University of Florida, (Bachelor of Science, Fruit Crops). Certified crop advisor (CCA). Real Estate License - Broker Associate in Florida and Associate in Georgia.

**Spouse and/or Children:** Spouse – Cynthia L. Simmons

Farm Credit of Florida has loans outstanding to the candidate, members of the candidate’s family and organizations with which he is affiliated. The family members are his spouse and sister.

**TOBIN J. “TOBY” BASORE**

**Residence:** Palm Beach Gardens, Florida

**Age:** 63

**Business Address:** 2305 Cypress Lane, Belle Glade, FL 33430

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** Co-Owner/Operator of TKM Bengard Farms, LLC. Co-owner of Cypress Cooling.

**Extent of Present Agricultural Operations:** Vegetable grower of 7,500 acres of lettuce, romaine, leaf lettuce cabbage broccoli and field corn.

**Accomplishments Relative to Agriculture and the Farm Credit System:** I grew up on a family farm that started in Michigan and expanded into Florida. I was in FFA in High School, took agricultural business classes at the University of Florida and joined the family farm. I am a graduate of the Wedgworth Leadership Institute and serve on the Board of Florida Fruit and Vegetable Association.

**Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:** Director of Florida Fruit and Vegetable Association (agricultural crop organization). Chairman of Florida Vegetable Exchange (25 years - agricultural advocacy group). Co-Owner/Operator of TKM Bengard Farms, LLC (agricultural operation). Co-owner of Cypress Cooling (agricultural operation).

**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Past board member of Leadership Palm Beach County. Past board member of the Belle Glade Chamber of Commerce.

**Education/Certifications:** Stockbridge High School. University of Florida.

**Spouse and/or Children:** Spouse – Toni Basore

Children – Tobin Basore (D), Robert Basore, Brooke Basore, and Luke Basore

Stepchildren – Justin and Hunter Swiatek

Granddaughter – Amelia Basore

Farm Credit of Florida has a loan outstanding to the candidate.

**EJOLA CHRISTLIEB COOK**

**Residence:** Coral Springs, Florida

**Age:** 49

**Business Address:** 4201 Vinkemulder Rd, Coconut Creek, FL 33073

**Business Experience, Including Principal Occupation and Employment During the Last Five Years:** Business Unit Lead/Law Partner at Kelley Kronenberg. Owner and Managing Member of Spitfire Farm. Senior Vice President and Chief Legal Officer Off Lease Only Inc.

**Extent of Present Agricultural Operations:** Developed Spitfire Farm LLC, a premiere Equestrian center offering Horse Riding lessons, Horse Competitions, and Horse Boarding with about 40 horses on the property, and over 100 active riding students.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Seasoned corporate attorney, representing clients statewide on equestrian and agricultural issues. Worked with the City of Coconut Creek to create an equestrian overlay for the agriculture community. Lobbied in Tallahassee on behalf of Broward farmers related to discrepancies between the Florida Building code and local municipal codes.

**Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business:** Law Partner Kelley Kronenberg (commercial litigation group). Owner and managing member of Spitfire Farm (equine facility). Senior Vice President & Chief Legal Officer of Off Lease Only (one of the largest privately owned independent car dealership in the United States)

**Affiliations with any Organizations (e.g., business, professional, civic, church groups):** Advisory Board Member at Step Up for Students. Previous Chairman and Board member at Tamarac North Lauderdale Chamber of Commerce. Previous Secretary and Board member at Florida Independent Auto Dealer Association. Previous President of Plantation Acres Saddle Club.

**Education/Certifications:** Suncoast High School. Northwood University (Bachelor of Business). Nova Southeastern University (Juris Doctorate). Licensed with the Florida Bar and Federal Bar for Southeastern, Middle and Northern Districts.

**Spouse and/or Children:** Spouse – Paul Edward Cook

Children – Mackenzie, Mackayla, Lawson and Mackenna

Farm Credit of Florida has a loan outstanding to the candidate, a member of the candidate’s family and organizations with which the candidate is affiliated. The family member is her spouse.

**DAVID E. KING**

**Residence:** Wellington, Florida

**Age:** 67

**Business Address:** 2522 Windsor Way Court, Wellington, FL 33414

**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** Managing Member, Culpeper Capital Partners LLC. Managing Member, River Run Farm LLC. Managing Director and Founder of Strategic Capital Group, Fortress Investment Group.

**Extent of Present Agricultural Operations:** River Run Farm in Wellington, FL is a 15-acre equestrian farm. Nydrie Stud in Esmont, VA is a 588-acre equestrian farm.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Owner/operator of 5 farms over the past 30 years.

**Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:** Chairman of The Board of CFG TopCo GP, LLC (Consumer Lending). Director of Fortuna Holdings Limited (Commercial Insurance). Chairman of Afore Insurance Services (Retail Brokerage). Director of Mosaic Insurance (MGA).

**Affiliations with any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** None provided.

**Education/Certifications:** Rice University (BA). State University of New York, Stony Brook (MS). Stanford University (MBA).

**Spouse and/or Children:** Spouse – Phoebe Weseley      Children – Carson and Holden

Farm Credit of Florida has loans outstanding to the candidate, a member of the candidate’s family and an organization with which the candidate is affiliated. The family member is his spouse.

## NOMINATING COMMITTEE ELECTION

Stockholders who are holders or joint holders of Class C Common Stock, or individuals designated to vote the Class C Common Stock of a legal entity, may serve as a member or alternate on the Nominating Committee so long as that individual meets all of the other requirements for serving on the Nominating Committee of the Association. The 2026 Nominating Committee nominated the individuals listed below to serve, if elected, as members of the 2027 Nominating Committee for a one-year term. Nominations for the 2027 Nominating Committee may also be made from the floor at the annual meeting. Voting will be held by mail ballot following the annual meeting. The Nominating Committee consists of the candidate receiving the most votes for each Nominating District, with the individual receiving the next higher number of votes for each Nominating District serving as the alternate for the respective Nominating District. If a tie occurs between candidates and the candidates agree, the tie will be broken by the flip of a coin. If the candidates do not agree then the tie shall be broken by re-balloting by mail, counted by an independent third party and results reported to stockholders by mail and on the Association’s website, [www.farmcreditfl.com](http://www.farmcreditfl.com).

The member and alternate must reside or conduct farming operations in the Nominating District corresponding to the position; provided however, stockholders who neither reside nor conduct farming operations in the Association’s chartered territory may serve as a member of the Nominating Committee and shall be treated as residing in the Nominating District encompassing the branch office that services their loans. Each eligible voting stockholder, regardless of the Nominating District in which he or she resides or conducts farming operations, may vote for one (1) individual from each Nominating District. No individual who is seventy-five (75) years of age or older on December 31 of the year preceding the date of election or appointment shall be eligible to be nominated, elected or appointed as a member of the Nominating Committee. A member of the Nominating Committee serving at the time of his or her 75th birthday may complete their current term as a member of the Nominating Committee.

District	Name	County	City
District 1	Mark W. Anderson	Duval	Jacksonville
	Ben H. Campen	Duval	Jacksonville
District 2	Ricky Aderholt	Suwannee	Branford
	Anthony G. Boggess	Alachua	Alachua
District 3	Samuel S. “Stan” Browning, IV	Putnam	Bostwick
	Joshua C. Farley	Clay	Penney Farms
District 4	Skipper Henderson	Levy	Chiefland
	Damon W. Sandlin	Levy	Williston
District 5	Charles W. Harrison, Jr.	DeSoto	Arcadia
	David P. Wheeler	Highlands	Lake Placid
District 6	Michael L. “Mickey” Bandi, Jr.	Okeechobee	Okeechobee
	Daniel Flinton “Flint” Johns	Okeechobee	Okeechobee
	John M. Larson	Okeechobee	Okeechobee
District 7	Keith W. Kettner	Hendry	Clewiston
	Nathan W. “Wade” Purvis	Collier	Immokalee
District 8	Stephen W. Bedner	Palm Beach	Lake Worth
	Keith Wedgworth	Palm Beach	Belle Glade
District 9	Mark Dunagan	Miami-Dade	Goulds
	Matthew Munilla	Miami-Dade	Homestead

## **MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT**

The 2026 Annual Meeting Information Statement was mailed to all shareholders on April 30, 2026, and was published on the Association's website, [www.farmcreditfl.com](http://www.farmcreditfl.com), simultaneous with its mailing. It will be available on the Association's website for at least thirty days. Copies of the 2026 Annual Meeting Information Statement are also available for inspection at Farm Credit of Florida, ACA, 11903 Southern Blvd., Suite 200, West Palm Beach, Florida 33411, or any of the Farm Credit of Florida office locations.

## **ANNUAL REPORTS TO MEMBERSHIP**

Each shareholder has been provided with a copy of the annual report for Farm Credit of Florida, ACA for the year-ended December 31, 2025. Included in the annual report is the "Report of Independent Auditors" discussing PricewaterhouseCoopers LLP's audit and opinion on the consolidated financial statements contained therein. The annual report is also available for viewing on the Association's website, [www.farmcreditfl.com](http://www.farmcreditfl.com). Each year the Association publishes its annual report on its website when it sends the annual report electronically to the Farm Credit Administration.

## **CERTIFICATION**

The undersigned certify that we have reviewed the 2026 Annual Meeting Information Statement of Farm Credit of Florida, ACA and that the report has been prepared in accordance with all applicable statutory or regulatory requirements, and that the information contained herein is true, accurate, and complete to the best of our knowledge and belief.

Signed:

/s/ Martin J. "Marty" McKenna  
Vice Chairman, Board of Directors

/s/ John R. Gregory  
President & Chief Executive Officer

/s/ Laura Craker  
Chief Financial Officer

April 30, 2026