



OFFICIAL NOTICE AND ANNUAL MEETING INFORMATION STATEMENT

2025 ANNUAL STOCKHOLDERS MEETING

MAY 22, 2025

1:00 PM

FARM CREDIT OF FLORIDA VERO BEACH BRANCH OFFICE

7925 20TH STREET, VERO BEACH, FLORIDA 32966

May 1, 2025

Dear Stockholder:

The Annual Stockholder Meeting of Farm Credit of Florida, ACA will be held on May 22, 2025, at 1:00 PM 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, 2025.

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

Sincerely,

/s/ John Gregory

President & Chief Executive Officer

BOARD OF DIRECTORS

The current Farm Credit of Florida, ACA (Association) Board of Directors (Board) is comprised of 11 stockholder-elected directors, 2 stockholder directors appointed by the Board, and 3 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, 8, and 10 as defined in the Bylaws of the Association (Bylaws), and two stockholder-elected directors from Nominating District 9 as defined in the Bylaws.

Effective as of the Annual Stockholder Meeting to be held on May 22, 2025, the Board will be restructured and will be comprised of 10 stockholder-elected directors, 2 stockholder directors appointed by the Board, and 3 outside directors. The stockholder-elected directors shall 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, and two stockholder-elected directors from Nominating District 8 as defined in the Bylaws. John Alger, Director for District 9 resigned in early 2025 for personal reasons and not due to a disagreement with the Board. The District 9 seat is currently vacant.

The directors of the Association as of the 2025 Annual Stockholders Meeting are:

DIRECTOR	DISTRICT	COMMODITY	AGE	TERM OF OFFICE EXPIRES	YEAR FIRST ELECTED/ APPOINTED
Tobin J. "Toby" Basore	8	Vegetable operation	63	2026	2014
Roger W. Davis	2	Tobacco, corn, cotton, peanut, timber, and cattle operation	72	2025	1998
W. Eric Hopkins	-	Appointed Stockholder Director; Sugarcane and vegetable operation	61	2026	2014*
Joseph C. "Joe" Joyce	-	Outside Director	76	2025	2008
Bobby G. "Bob" Lines	8	Sod and beef cattle operation	67	2027	2015
Martin J. "Marty" McKenna	5	Citrus operation	69	2027	2009
John R. "JR" Newbold, III	3	Cut-foliage operation and grapes	57	2026	2014
Harrell H. "Hal" Phillips, Jr.	4	Cattle operation	65	2026	2015
Francisco J. Pines	-	Outside Director	49	2026	2022
Robert G. "Bobby" Sexton	6	Citrus operation, packing house, and real estate	65	2025	1995
Alisa "Lisa" Sherman	-	Appointed Stockholder Director; Beef cattle operation	62	2026	2014**
Wayne H. Simmons	7	Citrus operation, timber, and real estate	67	2026	2014
Donald G. "Don" Tanner, Jr.	1	Cattle operation	54	2027	2021
Amanda E. Taylor	-	Outside Director	45	2027	2022

Information in table as of the 2025 Annual Stockholders Meeting

**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, and no incumbent director attended fewer than 75% of the total of any committee meetings on which he or she served during the last fiscal year. No director has resigned or declined to stand for re-election 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 persons. 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 11, 2025) 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, 2025. The total number of voting stockholders entitled to vote as of the record date is 1,986. The number of voting stockholders entitled to vote in each Nominating District is:

District	Counties	District Voters
1	Baker, Duval, and Nassau	89
2	Alachua, Bradford, Columbia, Hamilton, Lafayette, Suwannee, and Union	408
3	Clay, Flagler, Putnam, and St. Johns	108
4	Dixie, Gilchrist, Levy and Marion	527
5	De Soto, Hardee, Highlands, Manatee, and Sarasota	208

District	Counties	District Voters
6	Indian River, Martin, Okeechobee, and St. Lucie	161
7	Charlotte, Collier, Glades, Hendry, and Lee	106
8	Broward and Palm Beach	190
9	Miami-Dade and Monroe	189

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, 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 22, 2025, 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, St. John’s, and Putnam
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.

The 2025 Nominating Committee met two times. The Bylaws provide for the 2025 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 2026 Nominating Committee.

There are three vacant or expired stockholder-elected director positions for election in 2025, 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 postcard 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. Due to a late term vacancy in District 9, a postcard mailing to stockholders to ascertain interest in running as a candidate for a stockholder-elected director position in District 9 was not possible. Initially, the Nominating Committee provided the names of two potential nominees for District 9. However, one nominee did not complete the required disclosure/biographical forms, and late in the process the nominee withdrew their name from consideration. The Nominating Committee then contacted three other potential nominees, but all declined to be candidates for personal or business reasons. As a result, the Nominating Committee was unable to identify two qualified candidates who were willing to serve as a stockholder-elected director of the Association in District 9. In accordance with the regulations of the Farm Credit Administration, the Nominating Committee provided written explanation to the Board of the Nominating Committee's efforts to locate candidates or the reasons for disqualifying potential candidates that resulted in fewer than two candidates for the stockholder-elected director position in District 9. Upon outlining the duties and expectations of Board members as well as the fiduciary responsibilities and time commitments, several potential nominees declined the nomination in District 9.

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 2 (THREE YEAR TERM)

CANDIDATE 1 OF 2

ROGER W. DAVIS

Residence: Fort White, Florida

Age: 72

Business Address: 1450 SW Tommy Lites St., Ft. White, FL 32038

Business Experience, Including Principal Occupation and Employment during the Last Five Years: I farm tobacco, corn, produce and timber. I have cattle operations based in Alachua, Union, Bradford, and Columbia Counties. Owner of CWH Land LLC, RFD Land LLC and R&H Farms, Inc. Owner/Managing Partner of 884 Land LLC.

Extent of Present Agricultural Operations: I farm tobacco, corn, produce and timber. I have cattle operations based in Alachua, Union, Bradford, and Columbia Counties. Owner of CWH Land LLC and RFD Land LLC and Owner/Managing Partner of 884 Land LLC, Owner of R&H Farms Inc.

Accomplishments Relative to Agriculture and the Farm Credit System: Awarded for best management practice by the Florida Department of Agriculture.

Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business: Farm Credit of Florida board member (ag lending).

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Florida Cattleman's Association, Shares Council of the University of Florida, and Florida Farm Bureau. Member of First United Methodist Church of Lake City, Florida, and member of the President's Council of University of Florida.

Education/Certifications: Santa Fe High School, University of Florida (B.S.).

Spouse and/or Children: Spouse – Julie F. Davis Children – Heather, Courtney, and Blair

Farm Credit of Florida has loans outstanding to the nominee, members of the nominee's family and an organization with which the nominee is affiliated. The family members are the nominee's spouse and nephew.

CANDIDATE 2 OF 2

LARRY C. SESSIONS

Residence: Live Oak, Florida

Age: 70

Business Address: 101 SE White Ave, Live Oak, FL 32060

Business Experience, Including Principal Occupation and Employment during the Last Five Years: Administrator at Suwanee Valley Transportation Authority, City Manager of the City of Live Oak, and Owner/Manager of Barbed Wire Farm.

Extent of Present Agricultural Operations: 200 acres summer and winter forage. Cow calf operation of approximately 100 - 120 cows, calves, and bulls.

Accomplishments Relative to Agriculture and the Farm Credit System: Suwanee County Ag Advisory Board, Suwanee County Soil Conservation Board, Suwanee River Water Management District Board, 2018 Cares Award Recipient, and North Florida Cattleman's Association.

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): Current Board Member of the Suwanee County Ag Advisory Board, the Suwanee County Soil Conservation District, and the Suwanee River Water Management District.

Education/Certifications: Lafayette High School. United States Military Academy, University of New Orleans, Florida Gateway College. Many industrial engineering, safety, labor, and HR courses during career at UPS.

Spouse and/or Children: Spouse – Frances Children – David, Miranda, and Brittany

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

DENNIS MATANGIRA**Residence:** Georgetown, Texas**Age:** 59**Business Address:** Sandton City Office Tower, 14th FL, Sandton RSA**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** Beginning in 2012, Senior Managing Partner of Zebu Investment Partners that managed the largest private equity funds focused on agricultural productivity across Africa. The Africa Agriculture Fund and the Africa Food Security Fund make operational investments across the agricultural value chain on a pan African basis. Investors in the Fund are from the USA, Europe, and Africa. The Funds have made and managed investments in Nigeria, Burkin Fasso, Ethiopia, South Africa, Zambia, Zimbabwe, Mozambique, Madagascar, Tanzania, Mauritius, UK, and Cameroon.**Extent of Present Agricultural Operations:** Different farming operations and farm funding models across different countries.**Accomplishments Relative to Agriculture and the Farm Credit System:** Built the largest platform addressing Africa Food Security and believe I will bring new thinking and relook at Farm Credit ops as I am moving to retire in Florida. Funds have also investments in and owned companies that provide innovative financial and technical solutions to farmer finance.**Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:** Senior Managing Partner of Zebu Investment Partners (private equity focused on agricultural value chain). Chairman of Interfresh Pvt. Ltd. (citrus production), Board member of Innovative Agricultural Solutions, Previous Chairman of Avison Agricultural Products, Board Member of West End Farms, Board Member of Elgin Free Range Chickens.**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Founding Director of MCD Foundation (scholarship program in support AIDS orphans and rural schools in Zimbabwe).**Education/Certifications:** Victoria High School. University of South Africa, Bachelor of Accounting. Wake Forest University, MBA (Finance/Investment Banking Concentration. University of Chicago Booth Business School, Post Graduate Leadership Training.**Spouse and/or Children:** Spouse – Girlie Matangira. Children – Adult Kids (Farai, Shongedzai, Ropafadzo, Ruvarashe)

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

ROBERT G. “BOBBY” SEXTON**Residence:** Vero Beach, Florida**Age:** 65**Business Address:** 695 South U.S. 1, Vero Beach, FL 32962**Business Experience, Including Principal Occupation and Employment During the Last Five Years:** Owner, Oslo Citrus Growers Association. Board Member, Orchid Island Juice Company, Farm Credit of Florida, Farmer Mac, and McArthur Farms.**Extent of Present Agricultural Operations:** Land Leases for cattle grazing.**Accomplishments Relative to Agriculture and the Farm Credit System:** Served from 1995 to present on the Farm Credit of Florida Board. Served on the AgFirst Board for 12 years and served as Chairman for two years. Presently on the Farmer Mac Board since 2018, on the McArthur Farms Board for approximately two years, and the Indian River Citrus League as a Board member for more than 20 years.**Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business:** Board member of Farm Credit of Florida (ag lending), board member of Farmer Mac (ag secondary farm lending), owner of Oslo Citrus Growers (commercial business) board chairman of Sexton Inc. (commercial real estate) and board chairman of Oslo Packing Company (commercial real estate).**Affiliations with Any Organizations (e.g., business, professional, civic, church groups):** Board member of the Scholarship Foundation of Indian River County, former Board member of Community Church, Board member of Indian River Citrus League, former member of Florida Citrus Packers Association, former Board member of Citrus Administration and current member of Farm Bureau.**Education/Certifications:** Vero Beach High School. University of Florida (BA and MBA).**Spouse and/or Children:** Spouse – Marygrace Sexton Children – Natalie and Lucy

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

BARNEY W. RUTZKE, JR.**Residence:** Homestead, Florida**Age:** 55**Business Address:** 23550 S.W. 182nd Ave Homestead, FL 33031**Business Experience, Including Principal Occupation and Employment during the Last Five Years:** Owner/Manager of Railroad Nursery, Inc. Owner/Manager of Caloosa Plant Farms, LLC. Owner/Manager of B.R. Farms, Inc. (Everglades Tour Company). Owner/Manager of Outback Ranch.**Extent of Present Agricultural Operations:** Railroad Nursery, Inc. is a wholesale plant nursery with 250 acres in production in Homestead, Florida. Caloosa Plant Farms, LLC is a 400-acre wholesale plant nursery in Clewiston, Florida with 150 acres in production. Outback Ranch is a 1,200 acres family cattle ranch in Punta Gorda, Florida.**Accomplishments Relative to Agriculture and the Farm Credit System:** Current Florida Farm Bureau Director. Dade County Farm Bureau current Board member and past President, as well as Family of the year in 2013. Current Board member and past President (2018), Miami-Dade Chapter FNGLA. Board member of Miami-Dade County Agricultural Practices Board. Tropical Research and Education Center Advisory Board. Hendry County Farm Bureau Board member. Involvement in various task forces, including Chairman of the Thrips Parvispinus 2023 Task Force, Chairman of Hibiscus Bud Weevil 2019 Task Force, and from 2021 through present, worked closely with both local and state elected officials on the DERM Intern Guidance Truck Parking, Heat Ordinance, Agritourism Event Venue, and Immigration issues. Lime and Avocado Committee past Board Chairman. Tropical Fruit Committee past Board Chairman.**Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:** Owner/Manager of Railroad Nursery (nursery). Owner of Caloosa Plant Farms (nursery). Owner/Manager of B.R. Farms, Inc. (Everglades tour company). Owner/Manager of Outback Ranch (cattle ranch).**Affiliations with Any Organizations (e.g., business, church, civic, professional groups, and/or farm organizations):** Current Florida Farm Bureau Director. Dade County Farm Bureau current Board member and past President, as well as Family of the year in 2013. Current Board member and past President (2018), Miami-Dade Chapter FNGLA. Board member of Miami-Dade County Agricultural Practices Board. Tropical Research and Education Center Advisory Board. Hendry County Farm Bureau Board member. Involvement in various task forces, including Chairman of the Thrips Parvispinus 2023 Task Force, Chairman of Hibiscus Bud Weevil 2019 Task Force, and from 2021 through present, worked closely with both local and state elected officials on the DERM Intern Guidance Truck Parking, Heat Ordinance, Agritourism Event Venue, and Immigration issues. Lime and Avocado Committee past Board Chairman. Tropical Fruit Committee past Board Chairman.**Education/Certifications:** South Dade High School.**Spouse and/or Children:** Spouse – n/a

Children – Reava Rutzke and Rory Rutzke

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

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 2025 Nominating Committee nominated the individuals listed below to serve, if elected, as members of the 2026 Nominating Committee for a one-year term. Nominations for the 2026 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.

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	Anthony G. Boggess	Alachua	Alachua
	Ricky Anderholt	Suwannee	Branford
District 3	Samuel S. “Stan” Browning, IV	Putnam	Bostwick
	Joshua C. Farley	Clay	Green Cove Springs
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” Bandj, Jr.	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	Marc J. Ellenby	Miami-Dade	Homestead
	Mark Philcox	Miami-Dade	Homestead

MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT

The 2025 Annual Meeting Information Statement was mailed to all shareholders on May 1, 2025, and was published on the Association's website, www.farmcreditfl.com, simultaneous with its mailing. It will be available on the Association's website for at least thirty days. Copies of the 2025 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, 2024. 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. 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 2025 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/ Bobby G. Lines
Chairman, Board of Directors

/s/ John Gregory
President & Chief Executive Officer

/s/ Laura Craker
Chief Financial Officer

May 1, 2025

