



OFFICIAL NOTICE AND ANNUAL MEETING INFORMATION STATEMENT

2022 ANNUAL STOCKHOLDERS MEETING

MAY 26, 2022

9:00 AM

FARM CREDIT OF FLORIDA VERO BEACH BRANCH OFFICE

7925 20TH STREET, VERO BEACH, FLORIDA 32966

May 5, 2022

Dear Stockholder:

The Annual Stockholder Meeting of Farm Credit of Florida, ACA will be held on May 26, 2022 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 March 31, 2022.

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

Sincerely,

Marcus A. Boone
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 shall 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. The currently serving directors of the Association are:

DIRECTOR	DISTRICT	COMMODITY	AGE	TERM OF OFFICE EXPIRES	YEAR FIRST ELECTED/ APPOINTED
John L. Alger	10	Vegetable and nursery operation	63	2024	2007
Tobin J. "Toby" Basore	9	Vegetable grower	60	2023	2014
Howard P. "Rowdy" Bateman	5	Cattle operation; manages citrus operations	74	2022	2004
Roger W. Davis	2	Tobacco, corn, cotton, peanut, timber and cattle operation	69	2022	1998
W. Eric Hopkins	-	Appointed Stockholder Director; Sugarcane and vegetable operation	58	2023	2014*
Joseph C. Joyce	-	Outside Director	73	2022	2008
Bobby G. "Bob" Lines	9	Sod and Beef Cattle operation	64	2024	2015
Martin J. "Marty" McKenna	6	Citrus operation	66	2024	2009
John R. Newbold, III	3	Cut-foliage operation and grapes	54	2023	2014
Harrell H. "Hal" Phillips, Jr.	4	Cattle operation	62	2023	2015
Francisco J. Pines	-	Outside Director	46	2023	2022
Robert G. "Bobby" Sexton	7	Citrus operation, packing house, and real estate	62	2022	1995
Lisa Sherman	-	Appointed Stockholder Director; Citrus operation	59	2023	2014**
Wayne H. Simmons	8	Citrus operation, timber and real estate	64	2023	2014
Donald G. "Don" Tanner, Jr.	1	Cattle operation	51	2024	2021
Amanda E. Taylor	-	Outside Director	42	2024	2022

Information in table is as of May 5, 2022

**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 current director attended fewer than 75% of the total Board meetings during the last fiscal year. No director attended fewer than 75% of the total of any committee meetings on which he or she served during the last fiscal year, except for Mr. Sexton. Mr. Sexton attended at least 75% of the Governance Committee meetings, but did not attend at least 75% of the Audit Committee meetings. Mr. Sexton attended two of the three Audit Committee meetings held during the time he was a member of the Audit Committee (joined the Audit Committee mid-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 10, 2022) 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 March 31, 2022. The total number of voting stockholders entitled to vote as of the record date is 2,256. The number of voting stockholders entitled to vote in each Nominating District is:

District	Counties	District Voters
1	Baker, Duval and Nassau Counties	128
2	Alachua, Bradford, Columbia, Hamilton, Lafayette, Suwannee and Union Counties	452
3	Clay, Flagler, Putnam and St. Johns Counties	143
4	Dixie, Gilchrist, Levy and Marion Counties	598
5	Charlotte, DeSoto, Manatee and Sarasota Counties	123

District	Counties	District Voters
6	Glades, Hardee and Highlands Counties	145
7	Indian River, Martin, Okeechobee and St. Lucie Counties	170
8	Collier, Hendry and Lee Counties	66
9	Broward and Palm Beach Counties	255
10	Miami-Dade and Monroe Counties	176

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, 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 Counties
DISTRICT 2	Alachua, Bradford, Columbia, Hamilton, Lafayette, Suwannee and Union Counties
DISTRICT 3	Clay, Flagler, Putnam and St. Johns Counties
DISTRICT 4	Dixie, Gilchrist, Levy and Marion Counties
DISTRICT 5	Charlotte, DeSoto, Manatee and Sarasota Counties
DISTRICT 6	Glades, Hardee and Highlands Counties
DISTRICT 7	Indian River, Martin, Okeechobee and St. Lucie Counties
DISTRICT 8	Collier, Hendry and Lee Counties
DISTRICT 9	Broward and Palm Beach Counties
DISTRICT 10	Miami-Dade and Monroe Counties

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 chairman of the meeting or his designee will ask if there are any nominations 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 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 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 2022 Nominating Committee met three times. The Bylaws provide for the 2022 Nominating Committee to review lists of shareholders, ascertain the willingness of shareholders who are holders and joint holders of Class C Stock 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 2023 Nominating Committee.

There are three vacant or expired stockholder-elected director positions for election in 2022, 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 general 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. 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 Districts 5 and 7. No stockholder responded to the website posting, emails or postcard mailing to stockholders expressing an interest in running as a candidate for a stockholder-elected director position in District 5 or 7. Initially, the Nominating Committee provided the names of five potential non-incumbent nominees for District 5 and seven non-incumbent nominees for District 7; all declined the nomination or were not eligible. As a result, the Nominating Committee was unable to identify qualified candidates, other than the incumbent directors, who were willing to serve as stockholder-elected directors of the Association in District 5 and District 7. In accordance with the regulations of the Farm Credit Administration, the Nominating Committee provided written explanation to the Board of Directors of the Association 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 5 and District 7.

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 3

MACE G. BAUER

Residence: Lake City, Florida

Date of Birth: June 25, 1976

Age: 45

Business Address: 225 SW Stafford Ct., Lake City, FL 32024

Business Experience, Including Principal Occupation and Employment during the Last Five Years: Agronomist, 83 Farms, LLC since 2018.

Previously employed for 17 years with UF-IFAS extension. Provide crop consulting for other conventional and organic farms.

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

Extent of Present Agricultural Operations: I have a cow/calf operation of about 100 beef cows on 200 acres of grazing land. I also grow peanuts on about 500 acres utilizing custom planting and harvesting. I grow millet for seed sales and also bag locally grown corn for deer corn sales.

Accomplishments Relative to Agriculture and the Farm Credit System: As a UF-IFAS Extension Agent, I received the Farm Credit Young Professional award. I was also nationally recognized for outstanding Extension programs.

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

Education/Certifications: Francis Howell High School, Missouri State University (B.S. Agronomy), University of Missouri (M.S. Agronomy).

Spouse and/or Children: Spouse – Susan Bauer

Children – Estella Bauer

Farm Credit of Florida has loans outstanding to the candidate.

CANDIDATE 2 OF 3

ROGER W. DAVIS

Residence: Ft. White, Florida

Date of Birth: March 29, 1953

Age: 68

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

Business Experience, Including Principal Occupation and Employment during the Last Five Years: Self-employed Farmer/Rancher and Land Developer.

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

Extent of Present Agricultural Operations: Self-employed. R+H Farms (President/Owner), RFD Land LLC (Owner), 848 Land, LLC (Managing Partner) and CWH Land, LLC. (Owner).

Accomplishments Relative to Agriculture and the Farm Credit System: Beef cattle - cow/calf/stocker, tobacco, corn, and various organic vegetable crops. I have been a Director in the Farm Credit System for Farm Credit of Florida since 1998 and have held numerous committee appointments. I have also held committee appointments in AgFirst. Through these, I have acquired a broad knowledge of the organization.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): First United Methodist Church of Lake City member, University of Florida SHARE Council Member, UF Gator Booster, Florida Farm Bureau member, Florida Cattleman's Association member, Elks Lodge member.

Education/Certifications: Santa Fe High School, Lake City Community College (A.A.), University of Florida (B.S.). CDL Driver License. Federal Pesticide Applicator License.

Spouse and/or Children: Spouse – Julie F. Davis

Children – Heather Davis Diaz, Courtney D. Davis and Blair Davis Hubler

Farm Credit of Florida has loans outstanding to the candidate and members of the candidate's immediate family. The family members are his spouse, daughter and son-in law.

DISTRICT 2, CONTINUED (THREE YEAR TERM)

CANDIDATE 3 OF 3

FRED JEROME GAINOUS, PHD

Residence: Live Oak, Florida

Date of Birth: July 6, 1947

Age: 74

Business Address: P.O. Box 1750 Mayo, Florida 32066

Business Experience, Including Principal Occupation and Employment during the Last Five Years: Owner and Operator of a hay farm and Executive Director of the Florida A&M University Brooksville and Environmental Research Station.

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

Extent of Present Agricultural Operations: Executive Director of a 3,800-acre research farm. I direct, supervise, organize, develop and participate in every aspect of its management. Owner/Operator of an eighty (80) acre hay farm. We grow coastal Bermuda grass for hay. We square and round bale the hay. Our goal is to use the art and science of agriculture to produce high quality grass in order to produce the best possible hay.

Accomplishments Relative to Agriculture and the Farm Credit System: Significantly increased the tonnage per acre of coastal Bermuda grass.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Former chair of Voices for Florida's Children, former Chair of Miccosukee Youth Education Foundation, former Vice Chair of Lincoln Neighborhood Foundation, former Member of FAMU Advisory Committee on Sub-Tropical Farm, former Member of Medical Malpractice Task Force (appointed by Governor Jeb Bush), and former Member of the State University System Council of Presidents.

Education/Certifications: Lincoln High School. Florida Agricultural & Mechanical University, Bachelor's Degree. University of Florida, Master's Degree in Agriculture, Educational Specialist Degree and Doctor of Education.

Spouse and/or Children: Spouse – Beverly Stevens Gainous

Farm Credit of Florida has a loan outstanding to the candidate and the candidate's spouse.

HOWARD P. “ROWDY” BATEMAN

Residence: Arcadia, Florida

Date of Birth: July 17, 1947

Age: 74

Business Address: 6384 SE County Road 760, Arcadia, FL 24266

Business Experience, Including Principal Occupation and Employment during the Last Five Years: Retired from Bright Hour Ranch as Ranch Manager after 30 years.

Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business: President/General Manager of Bateman Family Partnership (crossbreed cow/calf operation).

Extent of Present Agricultural Operations: President & Management of Bateman Family Partnership, a family owned and operated cow/calf operation consisting of 350 head of crossbreed cows on property located and owned in DeSoto County, Florida.

Accomplishments Relative to Agriculture and the Farm Credit System: Manager of Bright Hour Ranch for 30 years. Active member of Florida Cattleman’s Association Foundation. Past Chair of Peace River Citrus Growers Association. Director and past Chairman for Farm Credit of Florida, ACA since 2004.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Member of Florida Cattlemen’s Association and Florida Farm Bureau. Past member of Florida Cattlemen’s Foundation Board. Former Chairman of the Board of Desoto Memorial Hospital. Current member of Pine Level Methodist Church.

Education/Certifications: Georgia Military Academy. University of Florida (B.A. Political Science).

Spouse and/or Children: Constance L. Bateman Children –Austin (son) and Cason (daughter)

Farm Credit of Florida has a loan outstanding to the candidate and the candidate’s spouse.

ROBERT G. “BOBBY” SEXTON

Residence: Vero Beach, Florida

Date of Birth: November 10, 1959

Age: 62

Business Address: 695 South U.S. 1, Vero Beach, FL 32962

Business Experience, Including Principal Occupation and Employment During the Last Five Years: President, Oslo Citrus Growers Association. Owner, Orchid Island Juice Company, Sexton Citrus LLC, Oslo Inc., Oslo Packing Company and Sexton Inc.

Business on Whose Boards Candidate Serves or is Employed in Position of Authority & Nature of Business: Farm Credit of Florida and Farmer Mac (ag lending). Oslo Citrus Growers and Orchid Island Juice Company (family businesses). Sexton Grove Holdings, Sexton Citrus LLC and Oslo Inc. (agricultural property). Oslo Packing Company and Sexton Inc. (commercial real estate).

Extent of Present Agricultural Operations: Citrus grower, hay, and lease abandoned groves for cattle grazing. Total acreage approximately 70 acres.

Accomplishments Relative to Agriculture and the Farm Credit System: Served on the Association Board for 27 years. Served as Chairman of Farm Credit of South Florida and Farm Credit of Florida. Served on the AgFirst Board for 16 years and served as Chairman. Currently on the Farmer Mac board. I have been a presenter at 3 national Farm Credit conferences on diversity, good governance practices and encouraging YBS farmers.

Affiliations with Any Farm Organizations: Past member, Chairman and President of the Indian River Citrus League, past member and President of Florida Citrus Packers Association, past member of Citrus Administrative Committee and member of Farm Bureau.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Former President and current Board member of the Scholarship Foundation of Indian River County and Board of Trustees Community Church.

Education/Certifications: Vero Beach High School. University of Florida (BA and MBA).

Spouse and/or Children: Marygrace

Children – Natalie and Lucy

Farm Credit of Florida has loans outstanding to the candidate and an organization with which the candidate 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 2022 Nominating Committee nominated the individuals listed below to serve, if elected, as members of the 2023 Nominating Committee for a one-year term. Nominations for the 2023 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	Dean A. Black	Duval	Jacksonville
	Matthew R. Goos	Nassau	Yulee
	Alan O. Rau	Duval	Jacksonville
District 2	Wesley A. Carter	Alachua	High Springs
	Herbert C. Thomas	Columbia	Lake City
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
	William E. Nugent	DeSoto	Arcadia
District 6	David P. Wheeler	Highlands	Lake Placid
	Charles J. Wilson, III	Highlands	Lake Placid
District 7	R. Mark Crews	Okeechobee	Okeechobee
	John M. Larson	Okeechobee	Okeechobee
District 8	Keith W. Kettner	Hendry	Clewiston
	Antonio R. Perez	Hendry	Clewiston
District 9	Stephen W. Bedner	Palm Beach	Lake Worth
	Keith Wedgworth	Palm Beach	Belle Glade
District 10	Marc J. Ellenby	Miami-Dade	Homestead
	Mark Philcox	Miami-Dade	Homestead

MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT

The 2022 Annual Meeting Information Statement was mailed to all shareholders on May 5, 2022, 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 2022 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.

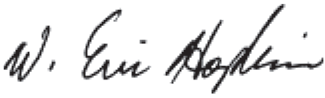
ANNUAL REPORTS TO MEMBERSHIP

Each shareholder has been provided with a copy of the annual report for Farm Credit of Florida, ACA for the year-ended December 31, 2021. 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 2022 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:



W. Eric Hopkins
Chairman, Board of Directors



Marcus A. Boone
President & Chief Executive Officer



Laura Craker
Chief Financial Officer

May 5, 2022

