



AGFIRST
FARM CREDIT BANK

2018 ANNUAL MEETING INFORMATION STATEMENT

**THE 2018 ANNUAL MEETING WILL BE HELD JUNE 18 – 20, 2018, AT
THE GREENBRIER, WHITE SULPHUR SPRINGS, WEST VIRGINIA.**

The business portion of the Annual Meeting will commence at 8:00 a.m. on Tuesday, June 19,
and will conclude at 12:00 p.m. (noon) on Wednesday, June 20.

THE GREENBRIER
300 W. Main Street
White Sulphur Springs, West Virginia 24986

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SPECIAL DIRECTOR ELECTION

Due to the resignation of a member of the AgFirst Farm Credit Bank (“Bank” or “AgFirst”) Board of Directors, the following Board seat is open for a Special Election (“Special Election”) in 2018:

One (1) State Board Seat in Region One

The winning candidate will serve the remaining unexpired term through December 31, 2019.

AgFirst is strictly prohibited from distributing campaign material. The candidate information provided herein is for regulatory and educational purposes only.

NOMINATIONS

The nominees for the Special Election are identified on **Exhibit A**, attached to this Annual Meeting Information Statement, together with disclosure/biographical information for each nominee.

Nominating Committee – Nominees for the open director position have been selected by the 2017/2018 AgFirst Farm Credit Bank Nominating Committee (**Exhibit D**).

Other Nominations – Bank bylaws and election procedures allow for additional stockholder nominations for director candidates from April 16, 2018 to May 14, 2018. No additional stockholder nominations for director candidates were received. Nominations will not be accepted from the floor for director candidates for the Special Election at the Annual Meeting.

STOCKHOLDER VOTING RIGHTS

Voting for the Special Election will be held by mail ballot following the conclusion of the Annual meeting.

- Ballots and candidate disclosures for the Special Election will be mailed on or before June 21, 2018.
- All ballots for the Special Election must be received by Elliott Davis no later than noon on August 1, 2018.

All eligible AgFirst voting stockholders as of March 31, 2018 (the “Record Date”), are entitled to vote for all stockholder-elected director positions. Each voting stockholder has one vote that shall be assigned a weight proportional to the number of that Association’s voting stockholders as of the Record Date.

VOTING STOCKHOLDERS

As of the Record Date, the number of AgFirst voting stockholders entitled to vote is nineteen. The weighted vote of each voting stockholder is set forth on the attached **Exhibit E**.

DIRECTOR CANDIDATE FORUM

The AgFirst Farm Credit Bank Board (“Board”) has approved a forum for director candidate interviews at the 2018 Annual Meeting, to be held on Wednesday, June 20, beginning at 7:30 a.m. The interview process will include candidates from the Special Election as well as candidates from the 2018 Director Election. The forum will provide the candidates an opportunity to answer a series of predetermined questions, as submitted by Bank stockholders. In addition, stockholders will be allowed to ask questions from the floor. Candidates may be available for additional stockholder interviews. Any additional interviews should be arranged with the individual candidates and the respective Associations at their sole discretion.

DISCLOSURE INFORMATION

Employee, director, and director candidate loans, and loans to their immediate family members and any organizations with which employees, directors, and director candidates are affiliated were made on the same terms, including interest rate, amortization schedule, and collateral, as those prevailing at the time for comparable transactions with other persons, and did not involve more than the normal risk of collectability. In addition, all disclosure statements required of director candidates pursuant to Bank bylaws/policies and FCA regulations shall be mailed with election ballots to the voting stockholders.

EXHIBIT A

(To the 2018 Annual Meeting Information Statement)

SPECIAL ELECTION

DIRECTOR CANDIDATES' REGULATORY DISCLOSURE AND SUPPLEMENTAL EDUCATIONAL MATERIAL

PLEASE TAKE NOTE

Pursuant to FCA Regulations, AgFirst must remain impartial in all Bank director elections and can neither endorse nor oppose any candidate. The information contained herein is for regulatory disclosure and educational purposes only. AgFirst is prohibited from distributing campaign material.

Every effort has been made to ensure that each candidate was given equal opportunity to provide information. Director candidate educational material was prepared and submitted by the candidate (subject to minor grammatical and syntactical revisions).

2018 SLATE OF NOMINEES TO THE AGFIRST FARM CREDIT BANK BOARD OF DIRECTORS, AS SUBMITTED BY THE AGFIRST NOMINATING COMMITTEE FOR THE 2018 SPECIAL ELECTION

REGION ONE (Alabama, Florida, Georgia, Louisiana and Mississippi):

STATE SEAT

Candidate	State	Association
Jenny R. Black	Florida	Farm Credit of Central Florida, ACA
William "Eric" Hopkins	Florida	Farm Credit of Florida, ACA

SPECIAL ELECTION – REGION ONE, STATE SEAT, DIRECTOR CANDIDATE ONE



JENNY R. BLACK

Date of Birth

December 9, 1974

Place of Birth

Tallahassee, Florida

Resident of AgFirst District

43 Years

Business Address

**2014 Count Court
Lakeland, Florida 33813**

Email

JBlack@FarmCreditCFL.com

"My agricultural background coupled with my Information Technology expertise brings a unique skill set to the AgFirst Board. I am a strong advocate for Farm Credit's mission to finance rural communities while enhancing member equities through safe and profitable operations. As a part of a multi-generational agriculture business, I am committed to sustaining that heritage by assisting with Farm Credit's members source capital to grow their businesses so they can meet evolving demands of the consumer."

Business Experience/Principal Occupation/Employment in Last 5 Years

Jenny Black Consulting, LLC – Owner

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- Jenny Black Consulting, LLC – Owner; information technology consultant
- Ridge Investments, LLC – Manager; agricultural operation
- Black & Myers Properties – Manager; agricultural operation
- Polk County Florida 4-H Foundation Board – Board Member; youth agricultural organization
- Farm Credit of Central Florida, ACA – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Lincoln High School
- University of South Florida – Bachelor of Arts Degree; Masters of Business Administration
- Certified Project Manager (PMP)

Extent of Present Agricultural Operations

- 375 acres of citrus groves in Central Florida
- Member of Peace River Packing Company, a vertically integrated citrus packing company which provides fresh fruit to consumers throughout the Southern and Eastern United States

Accomplishments Relative to Agriculture and the Farm Credit System

As a citrus grower for the past 18 years and a member of Peace River Packing Company, a family owned citrus cooperative, I have gained deep knowledge about the functioning of cooperatives and the best practices required to maintain the highest standards for our shareholders. Overseeing 375 acres of citrus groves in today's environment of disease and market pressure requires diligence, strategic planning, and commitment to the future.

In 2009, my husband and I were recognized for our work in the agriculture industry by the Florida Farm Bureau and the American Farm Bureau as the state winner and national finalist for the Outstanding Young Farmer and Rancher award. I have brought my experience in the citrus industry to my service at Farm Credit of Central Florida and have utilized the same skills that have made our business successful — detail orientation, financial analysis, and servant leadership — in my role on the board as a member of the Audit, Governance, Risk Management, and Compensation committees.

Business or Professional Experience

- Owner of IT consulting firm which provides strategic and tactical IT services to clients in both the agriculture and transportation industries
- Formerly served as IT Project Manager for Watkins Motor Lines

Present Affiliations with any Farm Organizations

- BHB Holdings, LLC, manager
- Polk County Farm Bureau, member
- Florida Citrus Mutual, member

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- St. Paul Lutheran Church, member
- Polk County Delta Delta Delta Alumnae Association, member
- Volunteers in Service to the Elderly (VISTE) Advisory Board, board member

Spouse and/or Children

- Husband – Norman Larry Black, Jr.
- Children – Varn M. Black; Julia C. Black



SPECIAL ELECTION – REGION ONE, STATE SEAT, DIRECTOR CANDIDATE TWO



WILLIAM "ERIC" HOPKINS

Date of Birth

January 15, 1964

Place of Birth

Elizabeth City, North Carolina

Resident of AgFirst District

54 Years

Business Address

Post Office Box H

Loxahatchee, Florida 33470

Email

EHopkins@HundleyFarms.com

"I am very excited and humbled to have the opportunity to 'serve' on the AgFirst Board. While I realize that there will be a lot to learn, I am ready to accept this challenge.

I will add regional and commodity diversity to the Board. Sugar, rice, citrus, and fresh vegetable are currently underrepresented on the board level.

I commit to act in the best interest of all of the associations within the AgFirst District."



Business Experience/Principal Occupation/Employment in Last 5 Years

Hundley Farms, Inc. – Senior Vice President

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- Hundley Farms, Inc. – Senior Vice President; agricultural operation
- Pioneer Growers Cooperative – Board Chairman; packing house/sales
- Elberta Logistics International – Board member; trucking operation
- Double H Farms – Vice President and Board member; agricultural operation
- Florida Fruit and Vegetable Association – Board member; specialty crop organization
- Frontier Produce – Vice President and Board member; agricultural operation
- American Berry Company – Part owner and Board member; agricultural operation
- Many H's, LLC – Part owner; agricultural operation
- Sun Corn Joint Venture – Partner; agricultural operation
- Twin H Farms – Partner; agricultural operation
- American Sugar Refining/Domino Sugar – Part owner; sugar cane growers
- Tellus – Part owner; sugar cane based sustainable packaging company
- Farm Credit of Florida, ACA – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Palm Beach Garden High School
- East Carolina University – Bachelor of Science in Business Administration
- University of Florida – Leadership Program for Ag and Natural Resources

Extent of Present Agricultural Operations

We are a large family farming operation dating back to 1969. In addition to a cattle operation, we plant over 20,000 acres per year of sugar cane, sweet corn, green beans, radishes, rice, cabbage, field corn, cotton, peanuts, soybeans, silage corn, blueberries, and we previously had citrus. We recently became partners in a trucking company. We strive to be diversified, innovative, and leaders in our industry.

Accomplishments Relative to Agriculture and the Farm Credit System

- Leadership Palm Beach County's "President's Award" (2018)
- Farm Credit Council winner of the National Award for Community Service, "Phelps Martin Award" (2009)
- Palm Beach County Leadership Excellence Award (2012)
- Class V Graduate of the Wedgworth Leadership Institute
- Farm Credit of Florida – Governance Chair, compensation committee, past member and vice chair of audit committee
- Pioneer Growers Board Chairman – this entity has rebuilt the entire packing house
- Hundley Farms – as a Director/Shareholder, we continue to grow our business, diversify, adapt, and expand in a reasonable manner. We continue to be a solid employer for our many long time employees.

Business or Professional Experience

I have a strong business and agricultural background. I am in a leadership position in many organizations. I am active and engaged with the boards that I serve, but am also open minded and respectful of other member's opinions and beliefs. I also have excellent meeting attendance.

Present Affiliations with any Farm Organizations

- Sugar Cane Growers Cooperative
- U.S. Sugar Corp
- Florida Sweet Corn Growers

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Leadership Palm Beach County
- Youth Leadership Palm Beach County
- Law Enforcement Assistance Foundation

Spouse and/or Children

- Wife – Krista Hopkins
- Children – Cooper Hopkins; Caroline Hopkins

2018 DIRECTOR ELECTIONS & NOMINATING COMMITTEE ELECTIONS

Under the Bylaws of AgFirst Farm Credit Bank, the following Board seats are open for election:

- One (1) State Board Seat in Region One
- Two (2) At-Large Board Seats

AgFirst is strictly prohibited from distributing campaign material. The candidate information provided herein is for regulatory and educational purposes only.

NOMINATIONS

The nominees are identified on **Exhibit B**, attached to this Annual Meeting Information Statement, together with disclosure/biographical information for each nominee.

Nominating Committee – Nominees for each open director position have been selected by the 2017/2018 AgFirst Farm Credit Bank Nominating Committee (**Exhibit D**).

Other Nominations – Bank bylaws and election procedures allow for additional stockholder nominations for director candidates from April 16, 2018 to May 14, 2018. No additional stockholder nominations for director candidates were received. Nominations will not be accepted from the floor for director candidates at the Annual Meeting.

STOCKHOLDER VOTING RIGHTS

Voting for director positions will be held by mail ballot following the conclusion of the Annual meeting.

- Ballots and candidate disclosures for the director election will be mailed on or before July 16, 2018.
- All ballots for the director election must be received by Elliott Davis no later than noon on October 2, 2018.
- In the event of a run-off, ballots will be mailed by October 9, 2018, with receipt of the run-off ballots due no later than noon on December 3, 2018.

All eligible AgFirst voting stockholders as of March 31, 2018 (the "Record Date"), are entitled to vote for all stockholder-elected director positions. Each voting stockholder has one vote that shall be assigned a weight proportional to the number of that Association's voting stockholders as of the Record Date.

VOTING STOCKHOLDERS

As of the Record Date, the number of AgFirst voting stockholders entitled to vote is nineteen. The weighted vote of each voting stockholder is set forth on the attached **Exhibit E**.

DIRECTOR CANDIDATE FORUM

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NOMINATING COMMITTEE ELECTION

Nominees for the 2019/2020 Nominating Committee will be presented for election during 2018 for two-year terms. The slate of candidates for members and alternates is attached hereto as **Exhibit C**. Ballots will be mailed simultaneous with ballots for director positions. The Bank, as Administrator of Elections, facilitates the nomination process for candidates for the Nominating Committee by compiling the names of candidates recommended by the voting stockholders and submitting such names for nomination to the Nominating Committee. Nominations for the Nominating Committee will not be accepted from the floor. All voting stockholders will vote for all seats on the Nominating Committee on a weighted basis. Voting for nominating committee members shall be noncumulative. Voting stockholders may vote for the entire slate or for individual nominees or alternates.

DISCLOSURE INFORMATION

Employee, director, and director candidate loans, and loans to their immediate family members and any organizations with which employees, directors, and director candidates are affiliated were made on the same terms, including interest rate, amortization schedule, and collateral, as those prevailing at the time for comparable transactions with other persons, and did not involve more than the normal risk of collectability. In addition, all disclosure statements required of director candidates pursuant to Bank bylaws/policies and FCA regulations shall be mailed with election ballots to the voting stockholders.

EXHIBIT B

(To the 2018 Annual Meeting Information Statement)

2018 DIRECTOR ELECTIONS

DIRECTOR CANDIDATES' REGULATORY DISCLOSURE AND SUPPLEMENTAL EDUCATIONAL MATERIAL

PLEASE TAKE NOTE

Pursuant to FCA Regulations, AgFirst must remain impartial in all Bank director elections and can neither endorse nor oppose any candidate. The information contained herein is for regulatory disclosure and educational purposes only. AgFirst is prohibited from distributing campaign material.

Every effort has been made to ensure that each candidate was given equal opportunity to provide information. Director candidate educational material was prepared and submitted by the candidate (subject to minor grammatical and syntactical revisions).

2018 SLATE OF NOMINEES TO THE AGFIRST FARM CREDIT BANK BOARD OF DIRECTORS, AS SUBMITTED BY THE AGFIRST NOMINATING COMMITTEE FOR THE 2018 DIRECTOR ELECTION

REGION ONE (Alabama, Florida, Georgia, Louisiana, and Mississippi):

STATE SEAT

Candidate	State	Association
Jack W. Bentley, Jr.	Georgia	AgGeorgia Farm Credit, ACA
Guy A. Daughtrey	Georgia	AgGeorgia Farm Credit, ACA

AT LARGE (All States in the AgFirst District):

AT LARGE SEAT ONE

Candidate	State	Association
John Whitworth "Whit" Player	South Carolina	ArborOne Farm Credit, ACA
Michael Thompson "Bo" Stone	North Carolina	Cape Fear Farm Credit, ACA

AT LARGE SEAT TWO

Candidate	State	Association
Gary Baldosser	Ohio	AgCredit, Agricultural Credit Association
Thomas E. Porter, Jr.	North Carolina	Carolina Farm Credit, ACA
Dennis B. Spangler	Pennsylvania	AgChoice Farm Credit, ACA

REGION ONE, STATE SEAT, DIRECTOR CANDIDATE ONE



JACK W. BENTLEY, JR.

Date of Birth
May 5, 1957

Place of Birth
Washington, Georgia

Resident of AgFirst District
60 Years

Business Address
**2134 Bradford Road
Tignall, GA 30668**

Email
AJBentley@nu-z.net

"AgFirst Farm Credit is THE premier Farm Credit District in the United States benefiting agriculture and rural America. If elected, my top priority as a representative of our stockholders is that AgFirst remains a strong financial institution serving the needs of borrowers for future generations. I will continue to take my efforts to be an effective board member very seriously by participating in continuing education seminars to support and strengthen the goals of Farm Credit."

Business Experience/Principal Occupation/Employment in Last 5 Years

A & J Dairy – Owner/Operator

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- A & J Dairy – Owner/Operator; agricultural operation
- American Dairy Alliance – Vice Chairman of the Board; dairy trade and promotion association
- Dairy Alliance – Board member; dairy trade and promotion association
- LoneStar Milk Producers – Board member; dairy cooperative
- Farm Service Agency – Board Chairman; United States Department of Agriculture
- Wilkes County Farm Bureau – Board member; insurance services
- AgGeorgia Farm Credit, ACA – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Wilkes Academy
- Clemson University – Bachelor of Science in Ag Mechanization and Business
- Director Leadership Institutes for Banking
- Certified Tax Assessor

Extent of Present Agricultural Operations

- Own 668 acres of pasture, crop, and timberland; lease an additional 500 acres of crop and pasture land
- Milk 400 dairy cows and raise 400 replacement heifers
- Grow all hay and silage for operations
- Crops include: 400 acres of small grain, 300 acres of sorghum, 300 acres of corn for silage, and 100 acres of hay.

Accomplishments Relative to Agriculture and the Farm Credit System

At the age of 28, I was elected to serve as a Board Member of North Georgia Farm Credit. I have had the opportunity to serve on various committees within the merger of North Georgia and South Central when we became AgGeorgia. I have served as Board Chairman, Audit Committee Chairman, Governance Committee Chairman, Compensation Committee Chairman, and Credit Risk Committee Chairman during my tenure with AgGeorgia. I was elected to the AgFirst Board in 2010 and have served on the Governance and Compensation Committees. While on the AgFirst Board I became the Board appointed member of both the AgFirst Plan Sponsor Committee and the AgFirst/FCBT Plan Sponsor Committee.

Business or Professional Experience

- Began the dairy farming operation after graduating college
- 39 years as a dairy farmer, beef cattle farmer, and timber proprietor

Present Affiliations with any Farm Organizations

- Wilkes County Young Farmers Advisory Board, member

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Danburg Baptist Church, member and deacon

Spouse and/or Children

- Spouse – Angie Bentley
- Children – Will Bentley; Ben Bentley



REGION ONE, STATE SEAT, DIRECTOR CANDIDATE TWO



GUY A. DAUGHTREY

Date of Birth
May 9, 1958

Place of Birth
Adel, Georgia

Resident of AgFirst District
Lifetime

Business Address
**1955 Cranford Sumner Road
Lenox, Georgia 31637**

Email
GAD@Planttel.net

"Farm Credit has been a part of my farming operation for most of my adult life. My involvement related to agriculture has always been to promote our industry, our rural way of life, and to help shape policy to ensure our industry is protected and has the ability to thrive for future generations. A healthy Farm Credit System is paramount for providing long term financial support in the future for all types of agriculture."

Business Experience/Principal Occupation/Employment in Last 5 Years

- GAD, Inc. – Owner/operator
- Southern Co. – Auditor

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- GAD, Inc. – Owner/operator and President; agricultural operation
- Southern Co. – Auditor; utility company
- Wiregrass Technical College – Board member; post-secondary education
- South Central Primary Care Group – Board member; regional FQHC medical group
- AgGeorgia Farm Credit, ACA – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Cook High School
- Abraham Baldwin Agricultural College – Associate of Science in Accounting
- Georgia Southwestern – Bachelor of Business Administration

Extent of Present Agricultural Operations

- Operation consists of 750 owned acres
- Pecan grower, processor, and shipper
- Specialty vegetable crops
- Timber reclamation and grower

Accomplishments Relative to Agriculture and the Farm Credit System

I am a third generation farmer. My family settled in our community in the 1890s. Being a graduate of the GA Agri-Leaders Development program helped me become more involved with agricultural policy making at the Federal and State level. I am involved on various USDA committees promoting sensible policies related to soil and water issues.

Member of the AgGeorgia Board since 2001 and currently serve as Chairman of the Board. Previously served on the AgFirst District Advisory Committee representing AgGeorgia for 10 plus years.

Business or Professional Experience

- Manager of farming operation for over 30 years
- Manages staff, budgets, and projects for utility company

Present Affiliations with any Farm Organizations

- Georgia Farm Bureau, member
- Georgia Pecan Growers Association, member
- Georgia Forestry Association, member

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Lenox Methodist Church, member
- Business Roundtable, member

Spouse and/or Children

- Spouse – Connie S. Daughtrey
- Children – Chase Daughtrey



AT LARGE, SEAT ONE, DIRECTOR CANDIDATE ONE



JOHN WHITWORTH "WHIT" PLAYER

Date of Birth
April 5, 1966

Place of Birth
Sumter, South Carolina

Resident of AgFirst District
51 Years

Business Address
**250 Stoney Run Road
Bishopville, SC 29010**

Email
PlayerFarms@ftc-i.net

"I am passionate about agriculture and the Farm Credit System and am honored to be considered as a candidate for the AgFirst Farm Credit Bank Board of Directors. I have experienced firsthand how AgFirst provides capital to the Associations that enables farms to thrive and helps dreams become reality. The experience I have gained from twenty-eight years of farming and seven years as an ArborOne Director will enable me to represent our district's best interest."

Business Experience/Principal Occupation/Employment in Last 5 Years

- J. Whit Player Farms – Owner/Operator
- Player's Stoney Run Farms – Owner/Operator
- South Carolina Forestry Commission – Forestry Technician

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- J. Whit Player Farms – Owner/Operator; row crop operation
- Player's Stoney Run Farms – Owner/Operator; row crop operation
- St. Charles Gin Company – Part owner and President; cotton gin
- Carolina Cotton Growers Cooperative – Board member; cotton marketing
- S.C. Boll Weevil Eradication – Board member; boll weevil eradication program
- ArborOne Farm Credit, ACA – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Robert E. Lee Academy
- Clemson University – Bachelor of Science in Agricultural Mechanization and Business
- Dupont Cotton Leadership Program and Producer Information Exchange Program

Extent of Present Agricultural Operations

- Owner/operator of J. Whit Player Farms and Player's Stoney Run Farms
- Farm operations include cotton, corn, peanuts, and sunflowers
- Approximately 1,800 acres, including 475 irrigated acres
- Operations also include 12 turkey grow out houses
- Cotton ginning operation

Accomplishments Relative to Agriculture and the Farm Credit System

I graduated from Clemson University with a degree in Agricultural Mechanization and Business, and have over 28 years of farming experience. I have been a Director of ArborOne Farm Credit for seven years and serve as chairman of the Governance Committee and as vice chairman of the Audit Committee. Additionally, I have completed the Cotton Leadership Program and the Producer Information Exchange.

Business or Professional Experience

- 30 years of farming experience
- Director for ArborOne Farm Credit, ACA, serving as chairman of the Governance Committee
- 14 years of service as a Forestry Technician for the S. C. Forestry Commission

Present Affiliations with any Farm Organizations

- South Carolina Farm Bureau, member
- Lee County Young Farmers, member
- Lee County Clemson Extension Advisory Council, member
- Pork Chop Welsh Scholarship Foundation, committee member

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Florence First Presbyterian Church, member

Spouse and/or Children

- Spouse – Beth Player
- Children – Joseph Caine Player; Worth Player; Wesley Player; and Lylli Player



AT LARGE, SEAT ONE, DIRECTOR CANDIDATE TWO



MICHAEL THOMPSON "BO" STONE

Date of Birth
June 8, 1971

Place of Birth
Asheville, North Carolina

Resident of AgFirst District
Lifetime

Business Address
**903 Ashpole Church Road
Rowland, NC 28383**

Email
Bostonencsu1995@gmail.com

"I have been a Farm Credit member and passionate supporter of the Farm Credit system ever since joining the family farm in 1996. I am committed to ensuring that Farm Credit remains the choice for financing the next generation of agriculture. The strength of the Bank is due in part to its active and engaged directors and I hope to continue to be able to serve all the Associations in this capacity."



Business Experience/Principal Occupation/Employment in Last 5 Years

- P & S Farms, Inc. – Owner/Operator
- Bo Stone Farms, LLC – Owner/Operator

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- P & S Farms, Inc. – Owner/Operator; agricultural operation
- Bo Stone Farms, LLC – Owner/Operator; agricultural operation
- Dillon Christian School – Director, Finance Committee Chair; education organization
- Southeastern Health Hospital – Director; medical services
- Farm Credit Council – Director; Farm Credit System trade association
- Cape Fear Farm Credit, ACA – Director; agricultural finance and lending
- AgFirst Farm Credit Bank – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Avalon Academy
- North Carolina State University – Bachelor of Science in Ag Business Management with Minor in Animal Science
- North Carolina State University – Masters of Agriculture
- Phillip Morris Ag Leadership Development
- Wheat Industry Leaders of Tomorrow
- BASF's Ambassador Program

Extent of Present Agricultural Operations

- 2,500 acres of row crops, including 1,100 irrigated acres
- Six finishing floors under contract with Murphy-Brown
- Finish 10,000 hogs annually
- 70 cow beef herd
- Produce operation for a roadside stand – primarily strawberries and sweet corn

Accomplishments Relative to Agriculture and the Farm Credit System

- AgFirst Farm Credit Bank – Chair of Compensation Committee
- Cape Fear Farm Credit, ACA – Chair of Audit Committee; previous Chair of Compensation Committee
- AgFirst/FCBT – Plan Sponsor Committee
- Farm Credit Council – Director
- American Farm Bureau – National Discussion Meet Winner; National Achievement Award runner-up
- U.S. Farmers and Ranchers Alliance – National Spokesman for Agriculture Industry
- Southeastern Ag Expo N.C. Farmer of the Year
- North Carolina State University – College of Ag and Life Sciences Outstanding Alumni for Department of Ag and Resource Economics
- N.C. Conservation – Farm Family of the Year

Business or Professional Experience

Owner/operator of a diversified farming operation. Farm consists of row crops, contract swine finishing floors, cow/calf herd, and strawberries, sweet corn, and other produce sold at our roadside stand.

Present Affiliations with any Farm Organizations

- North Carolina Farm Bureau – Member of Energy and Transportation Committee

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Rowland First Baptist Church, deacon and vice chair

Spouse and/or Children

- Spouse – Melissa "Missy" Mills Stone
- Children – Sara Grace Stone; Olivia Stone; Thompson Stone

AT LARGE SEAT TWO, DIRECTOR CANDIDATE ONE



GARY BALDOSSER

Date of Birth

November 30, 1966

Place of Birth

Bellevue, Ohio

Resident of AgFirst District

51 Years

Business Address

5393 N. TWP Road 78

Green Springs, Ohio 44836

Email

GARBECFARMS@bright.net

"I learned early on that if I want my farm to be successful, I need to work hard with a sense of community for agriculture. Giving back to an organization that has partnered with four generations of my family and helped make our community grow was an easy decision.

I believe my leadership skills and experiences will help continue to make AgFirst a leader in rural lending and provide life changing opportunities for our members."

Business Experience/Principal Occupation/Employment in Last 5 Years

- Baldosser Farms, Inc. – Owner/Operator

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- Baldosser Farms, Inc. – Owner/operator; agricultural operation
- Garbec Farms Lime Hauling – Owner/operator; operating entity for cow/calf operations
- Garbec Farms, LLC – Member; family land holding company
- Tri-Grain, LLC – Trustee; family land holding company
- Bloc-B, LLC – Member; family land holding company
- Sunrise Coop-Clyde Condo Association – Board member; grain storage association
- AgCredit, Agricultural Credit Association – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Bellevue Senior High School
- Ohio State University – Bachelor of Science in Agriculture Economics

Extent of Present Agricultural Operations

- Approximately 2,200 acre of row crops and conservation practices
- Crops include corn, soybeans, wheat, straw, and hay
- Share in a 25 head cow/calf operation with sons. Operation feeds out all the calves and sells them as freezer beef

Accomplishments Relative to Agriculture and the Farm Credit System

I believe my greatest accomplishment is having a viable and sustainable farm to pass along to the fifth generation of our family, who will be partnering with AgFirst and the Farm Credit System to accomplish their goals and dreams.

Business or Professional Experience

- Professional development through Farm Bureau, commodity organizations, and community involvement
- 27 years as a volunteer fireman and fire chief – managing people and working with others in a high stress environment

Present Affiliations with any Farm Organizations

- County Farm Bureau, Member
- Seneca County Cattlemen, Member
- Ohio Corn/Soybean/Wheat Association, Member

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Church Consistory Board, Member of Elders
- Republic Wind, LLC, land owner participant and local spokesperson

Spouse and/or Children

- Spouse – Becky Baldosser
- Children – Scott Baldosser; Darin Baldosser



AT LARGE, SEAT TWO, DIRECTOR CANDIDATE TWO



THOMAS EDWARDS PORTER, JR.

Date of Birth

December 7, 1953

Place of Birth

Charlotte, North Carolina

Resident of AgFirst District

64 Years

Business Address

**4455 Mt. Pleasant Road S.
Concord, NC 28025**

Email

TEPorter02@aol.com

"The Farm Credit System has provided me the opportunity to fulfill my dream of being a full time farmer. Farm Credit has always understood the needs and the struggles that face those in agriculture. My children and their families are involved full time in our family farm because of our ability to borrow and expand our operation."



Business Experience/Principal Occupation/Employment in Last 5 Years

- Porter Farms, Inc. – Owner/Operator
- The Farm at Brushharbor, LLC – Manager

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- Porter Farms, Inc. – President and owner/operator; agricultural operation
- The Farm at Brushharbor, LLC – Manager; agritourism operation
- Cabarrus County Farm Bureau – President and board member; farm organization
- North Carolina Poultry Federation – Board member; farm organization
- Cabarrus Soil and Water Supervision – Secretary/Treasurer; natural resources conservation entity
- Carolina Farm Credit, ACA – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Independence High School
- North Carolina General Contractors License
- North Carolina State Plumbing License

Extent of Present Agricultural Operations

- 2,200 sow farrow to wean – multiplication farm
- 4 Pullet houses – replacement layers
- 4 Layer houses – hatching eggs
- 350 cow/calf – backgrounding cattle operation
- Crops include hay and corn silage
- Agritourism

Accomplishments Relative to Agriculture and the Farm Credit System

Through the assistance of the Farm Credit system, I have been able to build my farming operation from the ground up. I started with five cows on rented land and because of the understanding that Farm Credit has for the agricultural industry I was able to borrow the funding to immensely expand my operation. Today Porter Farms Inc. consists of 1000 owned acres of land, a 2200 sow farrow to wean hog operation, four layers houses, 4 pullet houses, and a 350 head cow/calf backgrounding operation. Our latest addition has been to add agritourism to our farming activities. With the support of the Farm Credit lending system we were able to purchase more land and begin to offer an opportunity for urban people to come and visit our farm during weddings that we host.

This has added tremendous value to our already successful farming operation by providing additional revenue so that my three children and their spouses have returned to the farm as their occupation.

These opportunities would never have been possible without a lending institution that understands our day to day operation and our yearly goals for the future. Through the Farm Credit system and their support of agriculture my wife and I along with our family are realizing our dreams of working together and building this family farm for future generations.

Business or Professional Experience

- 1999 North Carolina Conservation Farm Family of the Year
- 3 Time Winner of the Tyson Environmental Award
- Cargill Pork Environmental Award
- North Carolina Poultry Federation Environmental Award
- 2006 North Carolina Farmer of the Year
- 2011 Southeastern Farmer of the Year

Present Affiliations with any Farm Organizations

- Cabarrus County Cattlemen Association, member

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Extension Advisory Board, member
- AG Advisory Board, Chairman
- Food Innovation Committee, member

Spouse and/or Children

- Spouse – Victoria P. Porter
- Children – Derek Thomas Porter; Jared Charles Porter; and Erin Porter Conser

AT LARGE SEAT TWO, DIRECTOR CANDIDATE THREE



DENNIS B. SPANGLER

Date of Birth
July 7, 1956

Place of Birth
Information Not Provided

Resident of AgFirst District
Information Not Provided

Business Address
**6680 State Route 304
New Berlin, PA 17855**

Email
Mick17@ptd.net

"My service to the Farm Credit System began 25 years ago when I was elected to the Northeastern Farm Credit Board. Managing through good and poor economic times has given me perspective to approach the challenges in agriculture. I am a firm believer in the cooperative structure and a staunch supporter of meeting the challenge set forth in the Farm Credit Act to serve all eligible customers with a high level of respect, care, and efficiency."

Business Experience/Principal Occupation/Employment in Last 5 Years

- Harmony Springs Farm – Owner/Operator

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business

- Harmony Springs Farm – Owner/Operator; agricultural operation
- Union County Conservation District – Board member; natural resources conservation entity
- AgChoice Farm Credit, ACA – Director; agricultural finance and lending

Education (including Special Courses and/or Certifications)

- Mifflinburg Area High School
- Penn State University – Bachelor of Science in Agricultural Mechanization
- Certified Director – Premier Governance Series

Extent of Present Agricultural Operations

- 450 acres of crop land
- Crops include: corn, soybeans, alfalfa, and hay
- Crops supply feed for the dairy herd and replacement heifers

Accomplishments Relative to Agriculture and the Farm Credit System

I was a member of the merger committee that successfully merged three associations in 1999 that became AgChoice Farm Credit, ACA. As a member of the National and State Young Farmer Association, I was a "Spokesperson for Agriculture."

My off farm work experience with New Holland in the Pacific Northwest exposed me to vast varieties of agriculture — from grass and alfalfa seed production to mint oil production.

Business or Professional Experience

Upon completion of a B.S. in Agricultural Mechanization from Penn State, my goal was to work 10 years off of the farm. I was employed by Sperry New Holland. An intensive one year training as a technical service representative prepared me to serve dealers and customers in Oregon, Washington, and Idaho for 2 years. I also served 8 years as a wholesale representative in the Pacific Northwest.

I returned to the family farm in 1988 to operate and manage the dairy and crop operation.

Present Affiliations with any Farm Organizations

- Pennsylvania Farm Bureau, member
- Union County Farm Bureau, member
- Mifflinburg Young Farmers, member
- Pennsylvania Holstein Association, member
- West Branch Crop Management, member

Present Affiliations with any Organizations (e.g., business professional, civic, church groups)

- Union County Historical Society, member
- New Berlin Heritage Association, member
- Messiah Lutheran Church, member

Spouse and/or Children

- Spouse – Mary Jo Spangler
- Children – Joe Spangler; Anna Spangler



EXHIBIT C

(To the 2018 Annual Meeting Information Statement)

NOMINEES FOR 2019/2020 AGFIRST FARM CREDIT BANK NOMINATING COMMITTEE

Member	Alternate	Association
Audie Murphy	B. Derek Potter	AgCarolina Farm Credit
Richard A. Allen	Christine Waddell	AgChoice Farm Credit
Deborah L. Johlin-Bach	David J. Conrad	AgCredit, Agricultural Credit Association
Franklin B. Wright	W. Howard Brown	AgGeorgia Farm Credit
Thomas H. Coward	Lee H. DeLoach	AgSouth Farm Credit
John Lee Newman	James "Mickey" Ward	ArborOne Farm Credit
Gary A. Hendrix	T. Morris Murphy	Cape Fear Farm Credit
W. Rex Bell	L. Kim Starnes	Carolina Farm Credit
James C. Rankin, III	Joe Myers	Central Kentucky Agricultural Credit Association
John N. Mills, Jr.	L. Wayne Kirby	Colonial Farm Credit
Keith D. Mixon	W. Rex Clonts, Jr.	Farm Credit of Central Florida
Roger W. Davis	Howard P. "Rowdy" Bateman	Farm Credit of Florida
Cindy S. Eade	Melvin T. Adams	Farm Credit of Northwest Florida
Donna M. Brooke-Alt	Donald W. Reese	Farm Credit of the Virginias
Daniel C. Mattingly	James F. "Trey" Martin, III	First South Farm Credit
Gary L. Grossnickle	Paul D. Baumgardner	MidAtlantic Farm Credit
Pablo Rodriguez	Felipe Ozonas	Puerto Rico Farm Credit
Brandon Strasser	Aaron Wilson	River Valley AgCredit
Robert L. Holden, Sr.	Edward "Ted" Milliron	Southwest Georgia Farm Credit

ALL ELECTIONS – OTHER INFORMATION

OTHER BUSINESS

The agenda for the 2018 Annual Meeting has been provided to stockholders under separate cover. There are no other business matters to be discussed at the meeting upon which a stockholder vote will be required.

MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT

The 2018 Annual Meeting Information Statement was mailed to all stockholders on June 4, 2018, and it was published on AgFirst's website (www.agfirst.com) simultaneous with its mailing. It will be available on AgFirst's website for at least thirty days. Copies of the 2018 Annual Meeting Information Statement are also available for inspection at AgFirst Farm Credit Bank, 1901 Main Street, Columbia, SC 29201.

ANNUAL REPORT

The 2017 Annual Report was made available to stockholders for viewing on AgFirst's website (www.agfirst.com) when the report was submitted to the Farm Credit Administration within 75 days of year end. Stockholders should review the information contained in the report, which remains available on the website. You may also request a copy by contacting AgFirst Farm Credit Bank, 1901 Main Street, Columbia, SC 29201.

BOARD OF DIRECTORS (Currently Serving)

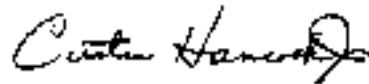
The AgFirst Board is comprised of fifteen stockholder-elected directors and two Board appointed outside directors. There are currently fourteen sitting stockholder-elected directors due to a resignation and two Board appointed outside directors. This vacancy shall be addressed by the Special Election referenced herein. Curtis R. Hancock, Jr. is the Chairman of the Board and Ellis W. Taylor is the Vice Chairman of the Board. Please see the attached **Exhibit F** for a complete listing of the AgFirst Board.

No incumbent directors attended less than 75% of the total Board meetings and/or any committee meetings on which he/she served during the fiscal year. No director resigned or declined to stand for re-election since the Bank's last annual meeting because of policy disagreements with the Board.

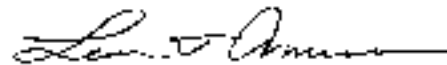
CERTIFICATION

The undersigned certify that we have reviewed the 2018 Annual Meeting Information Statement of AgFirst Farm Credit Bank 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.

Dated June 4, 2018



Curtis R. Hancock, Jr.
Chairman of the Board



Leon T. Amerson
President & Chief Executive Officer



Stephen Gilbert
Chief Financial Officer

EXHIBIT D

(To the 2018 Annual Meeting Information Statement)

2018 AGFIRST FARM CREDIT BANK NOMINATING COMMITTEE MEMBERS AND ALTERNATES

Member	Alternate	Association
S. Stuart Pierce, Jr.	B. Derek Potter	AgCarolina Farm Credit
Richard A. Allen		AgChoice Farm Credit
Deborah L. Johlin-Bach	David J. Conrad	AgCredit, Agricultural Credit Association
Franklin B. Wright	W. Howard Brown	AgGeorgia Farm Credit
Thomas H. Coward	Lee H. DeLoach	AgSouth Farm Credit
John Lee Newman		ArborOne Farm Credit
Jonathan A. Pope	Gary A. Hendrix	Cape Fear Farm Credit
W. Rex Bell	L. Kim Starnes	Carolina Farm Credit
James C. Rankin, III	Joe Myers	Central Kentucky Agricultural Credit Association
J.N. Mills, Jr.	L. Wayne Kirby	Colonial Farm Credit
Keith D. Mixon		Farm Credit of Central Florida
Roger W. Davis	Howard P. "Rowdy" Bateman	Farm Credit of Florida
Cindy S. Eade	Melvin T. Adams	Farm Credit of Northwest Florida
Donna M. Brooke-Alt	Charles B. Leech, IV	Farm Credit of the Virginias
Daniel C. Mattingly	James F. "Trey" Martin, III	First South Farm Credit
Fred N. West	Gary L. Grossnickle	MidAtlantic Farm Credit
Pablo Rodriguez		Puerto Rico Farm Credit
David Singleton	Jack Sanders	River Valley AgCredit
James H. Dixon, Jr.	Robert L. Holden, Sr.	Southwest Georgia Farm Credit

EXHIBIT E

(To the 2018 Annual Meeting Information Statement)

AGFIRST FARM CREDIT BANK VOTING MEMBER/WEIGHTED VOTE SUMMARY

(March 31, 2018)

Association	Amount of Weighted Votes
AgCarolina Farm Credit	2,965
AgChoice Farm Credit	8,218
AgCredit, Agricultural Credit Association	5,965
AgGeorgia Farm Credit	4,372
AgSouth Farm Credit	8,857
ArborOne Farm Credit	1,370
Cape Fear Farm Credit	2,475
Carolina Farm Credit	9,047
Central Kentucky Agricultural Credit Association	3,019
Colonial Farm Credit	4,553
Farm Credit of Central Florida	856
Farm Credit of Florida	2,186
Farm Credit of Northwest Florida	937
Farm Credit of the Virginias	10,435
First South Farm Credit	7,576
MidAtlantic Farm Credit	10,429
Puerto Rico Farm Credit	290
River Valley AgCredit	2,865
Southwest Georgia Farm Credit	1,184
	87,599

EXHIBIT F

(To the 2018 Annual Meeting Information Statement)

Name	Position	Type(s) of Agriculture	Age	Year First Elected	Term Expires	Association	State	Seat Type
REGION ONE – Alabama, Florida, Georgia, Louisiana and Mississippi								
James C. Carter, Jr.	Director	Beef cattle. Hay farm. Vegetable and fruit operation. Livestock mineral and supplement sales.	71	2011	12-31-2018	AgSouth Farm Credit	GA	State
S. Alan Marsh	Director	Row crops including cotton, soybeans, wheat and corn.	63	2010	12-31-2021	First South Farm Credit	AL	Equity
James M. Norsworthy, III	Director	Cow-calf operation. Hay operation. Pine and hardwood timber.	68	2008	12-31-2019	First South Farm Credit	LA	State
VACANT					12-31-2019*			State
REGION TWO – Kentucky, North Carolina, South Carolina, Tennessee, Virginia and West Virginia								
William J. Franklin, Jr.	Director	Cow-calf operation. Corn. Hay operation.	61	2018	12-31-2021	Farm Credit of the Virginias	VA	State
Curtis R. Hancock, Jr.	Chairman	Row crops including corn, wheat, soybeans and canola.	72	2013	12-31-2020	River Valley AgCredit	KY	Equity
James Alvin Lyons	Director	Row crops including corn, soybeans, wheat, burley tobacco, and hay. Cow-calf herd.	60	2018	12-31-2021	Central Kentucky ACA	KY	State
William T. Robinson	Director	Row crops. Hay. Timber. Cow-calf and beef cattle operation.	51	2016	12-31-2019	AgSouth Farm Credit	SC	Equity
Ellis W. Taylor	Vice-Chairman	Row crops including cotton, soybeans, wheat, corn and timber.	48	2012	12-31-2019	AgCarolina Farm Credit	NC	State

EXHIBIT F (continued from previous page)

REGION THREE – Delaware, Maryland, Ohio, Pennsylvania and Puerto Rico								
Dale R. Hershey	Director	Dairy operation. Corn, alfalfa, soybeans, barley, rye and hay.	70	2008	12-31-2019	MidAtlantic Farm Credit	PA	Equity
Walter C. Hopkins, Sr.	Director	Dairy and grain operation.	71	2013	12-31-2020	MidAtlantic Farm Credit	DE	State
William K. Jackson	Director	Corn and alfalfa. Dairy and bottling operation.	62	2013	12-31-2020	AgChoice Farm Credit	PA	State
Fred R. Moore, Jr.	Director	Sod (turf), corn, soybeans and wheat.	65	2014	12-31-2021	MidAtlantic Farm Credit	MD	State
AT LARGE – All States in the AgFirst District								
S. Jerry Layman	Director	No-till corn and soybean operation. Agricultural tile and drainage installation.	69	2015	12-31-2018	AgCredit, Agricultural Credit Association	OH	At Large
Michael T. "Bo" Stone	Director	Row crops including corn, wheat and soybeans. Swine operation. Timber operation.	46	2015	12-31-2018	Cape Fear Farm Credit	NC	At Large
Outside Directors								
Bonnie V. Hancock	Outside Director		57	2010	12-31-2021		NC	
Katherine A. Pace	Outside Director		56	2006	12-31-2019**		FL	

* This Region One, State Seat is vacant due to a mid-term resignation.

** Katherine A. Pace is the Board-designated financial expert for 2018, and she serves on the Board Audit Committee.

2018 SPECIAL ELECTION – BALLOTING PROCEDURES:

- Ballots and candidate disclosures for the Special Election will be mailed on or before June 21, 2018.
- All ballots for the Special Election must be received by Elliott Davis no later than noon on August 1, 2018.

2018 DIRECTOR ELECTIONS – BALLOTING PROCEDURES:

- Ballots and candidate disclosures for the director election will be mailed on or before July 16, 2018.
- All ballots for the director election must be received by Elliott Davis no later than noon on October 2, 2018.
- In the event of a run-off, ballots will be mailed by October 9, 2018, with receipt of the run-off ballots due no later than noon on December 3, 2018.

**FOR INFORMATION REGARDING THE 2018 AGFIRST ANNUAL MEETING,
PLEASE CONTACT KENDALL DAVIS AT 1-800-845-1745, EXT. 2527.**



AGFIRST
FARM CREDIT BANK

**THE 2018 ANNUAL MEETING WILL BE HELD JUNE 18 – 20, 2018, AT
THE GREENBRIER, WHITE SULPHUR SPRINGS, WEST VIRGINIA.**

The business portion of the Annual Meeting will commence at 8:00 a.m. on Tuesday, June 19,
and will conclude at 12:00 p.m. (noon) on Wednesday, June 20.

THE GREENBRIER
300 W. Main Street
White Sulphur Springs, West Virginia 24986