



FARM CREDIT
OF FLORIDA

– OFFICIAL NOTICE & ANNUAL MEETING INFORMATION STATEMENT –

2017
Annual Stockholders Meeting

THURSDAY, MAY 25, 2017

9:00 AM

FARM CREDIT OF FLORIDA VERO BEACH BRANCH OFFICE

7925 20th Street | Vero Beach, Florida 32966

May 5, 2017

Dear Stockholder:

The Annual Stockholder Business Meeting of Farm Credit of Florida, ACA will be held on May 25, 2017 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 director nominee. The purpose of the meeting is to elect directors and Nominating Committee members, review financial reports and transact any other necessary business. The election will take place by mail balloting following this meeting to all eligible voting stockholders of record as of the close of business on February 28, 2017.

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

Sincerely,

Greg M. Cunningham
President/CEO

BOARD OF DIRECTORS

The current Farm Credit of Florida (Association) Board of Directors (Board) is comprised of 12 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 currently serving directors of the Association are.

DIRECTOR	DISTRICT	COMMODITY	AGE	TERM OF OFFICE EXPIRES	YEAR FIRST ELECTED
John L. Alger	12	Vegetable and nursery operation	58	2018	2007
Tobin J. "Toby" Basore	10	Vegetable grower	54	2017	2014
Howard P. "Rowdy" Bateman	6	Cattle operation; manages citrus operations	69	2019	2004
Roger W. Davis	3	Tobacco, corn, cotton, peanut, timber and cattle operation	63	2019	1998
William E. "Eric" Hopkins	-	Appointed Stockholder Director; Sugarcane and vegetable operation	53	2017	2014*
Joseph C. Joyce	-	Outside Director	68	2019	2008
Bobby G. Lines	11	Sod and Beef Cattle operation	59	2018	2015
Martin J. "Marty" McKenna	7	Citrus operation	61	2018	2009
Douglas I. "Doug" Moore	2	Cattle and Timber operation	70	2018	2015
John R. Newbold III	4	Cut-foliage operation and grapes	49	2017	2014
Harrell H. Phillips, Jr.	5	Cattle operation	57	2017	2015
Robert G. "Bobby" Sexton	8	Citrus operation, packing house, and real estate	57	2019	1995
Lisa Sherman	-	Appointed Stockholder Director; Citrus operation	54	2017	2014**
Wayne H. Simmons	9	Citrus operation, timber and real estate	58	2017	2014
Charles R. Thomas	1	Timber farmer and real estate	73	2019	2013
Andrea Thurn	-	Outside Director	56	2019	2007
E. E. "Bucky" Waldron	-	Outside Director	67	2019	2001

Information in table is as of the February 28, 2017 record date.

*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 director attended fewer than 75% of the total of 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 Messrs. Hopkins and Newbold. Mr. Hopkins attended at least 75% of the Governance Committee meetings, but did not attend at least 75% of the Audit Committee meetings. Mr. Newbold attended at least 75% of the Compensation Committee meetings, but did not attend at least 75% of the Governance Committee meetings. No director has resigned or declined to stand for reelection since the last annual meeting because of a policy disagreement with the Board.

The Association has had loans outstanding during the last full fiscal year to date to its elected directors, appointed stockholder directors, director nominees, 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 nominee, 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 13, 2017) concerning director or senior officer loans.

VOTING STOCKHOLDERS

Each voting stockholder of the Association is entitled to only one vote regardless of the number of single or joint loans the 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 may be cast by an individual 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 those entitled to vote is the close of business on February 28, 2017. The total number of stockholders entitled to vote as of the record date was 1,973. The number of holders of Class "C" Stock entitled to vote in each District is:

DISTRICT	COUNTIES	DISTRICT VOTES	DISTRICT	COUNTIES	DISTRICT VOTES
1	Columbia, Dixie, Gilchrist, Hamilton, Lafayette and Suwannee Counties	258	7	Glades, Hardee and Highlands Counties	138
2	Baker, Duval and Nassau Counties	125	8	Indian River, Martin, Okeechobee and St. Lucie Counties	159
3	Alachua, Bradford and Union Counties	199	9	Collier, Hendry, and Lee Counties	48
4	Clay, Flagler, Putnam and St. Johns Counties	132	10	Palm Beach County (*Western ½ of County)	18
5	Levy and Marion Counties	400	11	Broward and Palm Beach Counties (*Eastern ½ of Palm Beach)	217
6	Charlotte, DeSoto, Manatee and Sarasota Counties	118	12	Miami-Dade and Monroe Counties	161

Voting by mail has been authorized by the Board of Directors and ballots will be mailed after the Annual Meeting no later than June 15, 2017. 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 CPA firm.

Each nominee for election as a stockholder-elected director or Nominating Committee member must reside or conduct farming operations in the Nominating District corresponding to the seat. Voting 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.

An individual designated in accordance with the Bylaws of the Association 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 of the Association if the designated individual is an individual equity owner of the voting stockholder and meets all of the other requirements for serving as a director of the Association.

In accordance with Association Bylaws, stockholder-elected directors and Nominating Committee members are nominated by the following Nominating Districts:

DISTRICT	GEOGRAPHIC REGION BY COUNTIES
District 1	Columbia, Dixie, Gilchrist, Hamilton, Lafayette and Suwannee Counties
District 2	Baker, Duval and Nassau Counties
District 3	Alachua, Bradford and Union Counties
District 4	Clay, Flagler, Putnam and St. Johns Counties
District 5	Levy and Marion Counties
District 6	Charlotte, DeSoto, Manatee and Sarasota Counties
District 7	Glades, Hardee and Highlands Counties
District 8	Indian River, Martin, Okeechobee and St. Lucie Counties
District 9	Collier, Hendry, and Lee Counties
District 10	Palm Beach County (*Western ½ of County)
District 11	Broward and Palm Beach Counties (*Eastern ½ of Palm Beach)
District 12	Miami-Dade and Monroe Counties

* Palm Beach County East-West dividing line: Begin at the intersection of the north boundary of Palm Beach County (aka south boundary of Martin County) and the east boundary of Range 39 East, point being about 1/2-mile south of SR-710, or the Beeline Hwy. Continue south along the eastern boundary of Range 39 East to the intersection of the centerline of the L-8 Canal. Continue southeasterly and southerly along the centerline of the L-8 Canal to the intersection of the centerline of SR-80 (aka Southern Blvd or US 98/441), thence travel westerly along the centerline of SR-80 to the intersection with the west boundary of Range 39 East, thence south along said west range line boundary to the south boundary of Palm Beach County, also being the north boundary of Broward County.

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. Floor nominees must be eligible for the position for which they are nominated. Nominations must specify to which position a nomination is made and district eligibility will be based on geographical residence or the location of the farming operations. Both nominators and nominees must be voting stockholders. An individual designated in accordance with the Bylaws of the Association to vote the Class C Common Stock held by a voting stockholder may be nominated to serve as a member or alternate on the Nominating Committee of the Association.

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 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, the following information: name, age, city and state of residence, business address if any, business experience during the past five years, a list of any business entities on whose board of directors the nominee serves or is otherwise employed in a position of authority and the principal business in which the entity is engaged, and any family relationship of the nominee that has a transaction relationship with the Association. Additionally, floor nominees must provide disclosure of certain legal proceedings during the past five years as required by Farm Credit Administration regulations. Any voting stockholder desiring to nominate a candidate for director from the floor at the annual meeting shall be responsible for providing in paper or electronic form such nominee's biographical and disclosure information as required by law, regulations and the Bylaws of the Association. Disclosure information forms will be available at the Association's corporate office for any potential floor nominee consideration 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 he or she is a holder of Class C Stock of the Association as of the record date, is in compliance with the Farm Credit Act of 1971 (as amended), is a bona fide farmer, rancher, or producer or harvester of aquatic products, and resides or conducts farming operations in the Association's chartered territory. Voting 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.

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 CPA firm and results reported to stockholders by mail and on the Association's website, www.farmcreditfl.com.

The Bylaws of the Association provide for a Nominating Committee to review lists of eligible shareholders, ascertain the willingness of members to serve and submit for election a slate of eligible and qualified individuals to run as candidates for the Association stockholder-elected director positions. The Nominating Committee met two times, one of which was a conference call and one of which was a face-to-face meeting.

There are four stockholder-elected director positions up for election in 2017, 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 in the four districts with expiring director terms. With the assistance of an outside administrative resource, the Nominating Committee also reviewed the demographics of the current Board makeup and discussed ways to address Board diversity with respect to ethnic background, gender, age, type of agricultural operation, experience and expertise. The Nominating Committee reviewed lists of eligible shareholders and 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 to serve if elected. 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 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 nominees for each of the stockholder-director positions.

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

NOMINEES FOR BOARD OF DIRECTORS

DISTRICT 4 (Three Year Term)

UNOPPOSED

► JOHN R. NEWBOLD III

Date of Birth: Sept. 26, 1967

Place of Birth: Palatka, Florida

Age: 49

Residence: 610 Old Highway 17, Crescent City, FL 32112

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

Business Experience During Last Five Years: Owner/Operator of Forest Groves, Inc. (Family owned Cut Foliage grower and shipper).

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Forest Groves, Inc. and Newbold Farms, LLC.

Education/Certifications: Crescent City High School. St. Johns River Community College, Associate in Arts Degree. Florida Southern College, Bachelor of Science Degree.

Extent of Present Agricultural Operations: Own and operate 90 acres of Cut-Foliage production. We grow, harvest, pack and market over a dozen varieties of decorative cut foliage for the wholesale flower trade. We also broker another twenty varieties. Principal crops are Leatherleaf Fern, Variegated and Green Pittosporum, Tree Fern, Aspidistra, Magnolia, several Evergreen species, Ming, Asparagus Plumosus, and Florida Ruscus. We also have 10 acres of muscadine grapes (noble variety), that are utilized for wine production.

Accomplishments Relative to Agriculture and the Farm Credit System: I have been involved in agriculture, in one way or another, my entire life. As a child I "worked" on the farm as a way to earn spending money, learning our cut foliage business from the ground up, so to speak. After returning home from college, I began in our family business full time. I have helped to redefine and focus the direction and product mix of our company. Over time we've greatly broadened our cut-foliage product line and have diversified into wine grape production as well. I am involved in various community organizations and community service groups. I have been involved in the Farm Credit System since 2014, serving as a member of the Farm Credit of Florida Board of Directors serving District 4. I have served on the Governance and Compensation Committees.

Business or Professional Experience: Owner/Operator of Forest Groves, Inc. (Family owned Cut Foliage grower and shipper).

Affiliations with Any Farm Organizations: Chairman of the Putnam County Fair Authority, President of the Florida Wine and Grape Growers Association, Stockholder (past director) of Central Florida Fern Cooperative, Director of Wildflower Seed & Plant Growers Association, Member (past director) of Farm Bureau (Putnam County), and Member of Viticulture Advisory Council.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): SPR Committee member of Grace United Methodist Church, Treasurer of Crescent City Cemetery Association, Director (elected position) of Putnam County Soil & Water Conservation District, Trustee of Putnam First Cancer Fund and Member of Putnam County Chamber of Commerce.

Spouse and/or Children: Spouse – Anje, Children – Laura and Sally

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

DISTRICT 5 (Three Year Term)

UNOPPOSED

► HARRELL H. PHILLIPS, JR.

Date of Birth: February 4, 1960

Place of Birth: Gainesville, Florida

Age: 57

Home Address: 215 N.E. 212th Ct., Williston, FL 32696

Business Address: 21850 SE 10th St., Morriston, Florida 32668

Business Experience During Last Five Years: Ranching/Farming operations primary, veterinary medicine consulting secondary.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Stockholder of The Creek at Wekiva, LLC. Owner of Phillips Ranch.

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

Extent of Present Agricultural Operations: Phillips Ranch has in excess of 1200 breeding age beef cattle and background nearly 1500 calves annually. We have a very progressive ranching operation and have retained ownership of our calves, evaluating them from ranch to harvest for the past 20 years. In addition to beef cattle, we produce hay, sod, grass seed, small grains and timber.

Accomplishments Relative to Agriculture and the Farm Credit System: Florida Cattleman's and Farm Credit Outstanding Leader Award. President of the Florida Cattleman's Association.

Business or Professional Experience: Veterinary medicine and veterinary consulting.

Affiliations with Any Farm Organizations: Current member and former President, Director and Officer of Florida Cattleman's Association. Current member of the National Cattleman's Beef Association and currently a committee member of their Antimicrobial Resistance Advisory Group. Former Director and Region II Policy Vice President of the National Cattleman's Beef Association. Member of the Florida Farm Bureau and Florida Beef Council. Current member/director and former President of the Marion County Cattleman's Association.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Founding member of the Mission Family, Williston, Florida. 40 year member and Deacon of First Baptist Church, Williston, Florida. Member of the Florida Veterinary Medical Association and the American Veterinary Medical Association. Former Chairman of the Steer Show and current Board Member of the Southeastern Youth Fair.

Spouse and/or Children: Spouse – Debbie, Children – Harrell and Charles

Farm Credit of Florida has loans outstanding to the nominee and a member of the nominee's family. The family member is his spouse.

DISTRICT 9 (Three Year Term)

UNOPPOSED

► WAYNE H. SIMMONS

Date of Birth: March 13, 1958

Place of Birth: Plant City, Florida

Age: 58

Home Address: 4595 Ft. Denaud Road, LaBelle, FL 33935

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

Business Experience During Last Five Years: Citrus grower and real estate agent. LaBelle Fruit Company LLC, Southern Heritage Real Estate, Simmons Family Grove, LaBelle Housing Company LLC, and LaBelle Timber Company LLC.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Current Director and past President of Gulf Citrus Growers Association. Director of Citrus Research Development Foundation. Current member and past President of Florida Citrus Production Managers Association.

Education/Certification: Plant City High School. University of Florida, Bachelor of Science in Fruit Crops. Real estate licensed broker associate. Certified crop advisor.

Extent of Present Agricultural Operations: Citrus grower with approximately 200 acres in Hillsborough, Hendry and Collier Counties. 125 acre timber farm in Georgia. Rental property in LaBelle, FL.

Accomplishments Relative to Agriculture and the Farm Credit System: I have been in agriculture my entire adult life. Mt parents were Farm Credit members and I got my fist Farm Credit loan in 1988 to purchase a grove. Farm Credit always provided financing when local banks would not. It has been a pleasure and learning experience to serve on the board and represent the members of Farm Credit of Florida.

Business or Professional Experience: Citrus Research and Development Foundation (CRDF) Director. Gulf Citrus Growers Association Director and past president. Past member of Hendry County Local Planning Board. Hendry County Farm Bureau member.

Affiliations with Any Farm Organizations: Current member, past president and director of Hendry County Farm Bureau. Current member Realtors Land Institute.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Past member of Hendry County Local Planning Board. Current member and former Deacon of First Baptist Church in LaBelle, Florida.

Spouse and/or Children: Spouse – Cynthia

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

DISTRICT 10 (Three Year Term)

UNOPPOSED

► TOBIN J. BASORE

Date of Birth: May 2, 1962

Place of Birth: Jackson, Michigan

Age: 54

Home Address: 1033 Trianon Place, Wellington, FL 33449

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

Business Experience During Last Five Years: Owner/Operator of TKM Bengard Farms, LLC.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: President of TKM Farm, Inc. and Co-owner of Cypress Cooling, LLC. Director of Florida Fruit and Vegetable Association and Wedgworth Leadership Institute. Board member of Leadership Palm Beach County Youth Association.

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

Extent of Present Agricultural Operations: Vegetable grower if 7,500 acres of lettuce, romaine and leaf lettuce. Also grow 1,500 acres of field corn.

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

Business or Professional Experience: Owner/Operator of TKM Bengard Farms, LLC. Served as a Director of the Board of Farm Credit of Florida since 2014.

Affiliations with Any Farm Organizations: Director of Florida Fruit and Vegetable Association. Director of Wedgworth Leadership Institute.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Board member of Leadership Palm Beach County Youth Association.

Spouse and/or Children: Spouse – Toni, Children – Tobin, Robert, Luke and Brooke, Step-children – Justin and Hunter

Farm Credit of Florida has loans outstanding to the nominee and members of the nominee's family. The family members are his brothers.

NOMINATING COMMITTEE ELECTION

The 2017 Nominating Committee nominated the individuals listed below to serve if elected as members of the 2018 Nominating Committee for a one-year term. Nominations for the 2018 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 nominees 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. The member and alternate must reside or conduct farming operations in the Nominating District corresponding to the seat. Voting 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. An individual designated in accordance with the Bylaws of the Association to vote the Class C Stock held by a voting stockholder 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. 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 District.

	NAME	COUNTY	CITY
District 1	Paul R. Bryant	Gilchrist	Trenton
	Herbert C. Thomas	Columbia	Lake City
District 2	Sydney R. "Reid" Purvis, Jr.	Nassau	Callahan
	William B. "Billy" Purvis	Nassau	Callahan
District 3	Craig D. Mikell	Alachua	High Springs
	Bryan J. Olmert	Alachua	High Springs
District 4	Ernest A. Cremer	Putnam	Palatka
	Kelley R. Smith, Jr.	Putnam	Bostwick
District 5	Skipper Henderson	Levy	Chiefland
	Damon W. Sandlin	Levy	Williston
District 6	Charles W. Harrison, Jr.	DeSoto	Arcadia
	H. D. "Dan" Ryals	DeSoto	Ft. Ogden
District 7	J. Ned Hancock	Highlands	Sebring
	Charles R. Stevens, Jr.	Hardee	Zolfo Springs
District 8	John M. Larson	Okeechobee	Okeechobee
	Jim G. Russakis	St. Lucie	Ft. Pierce
District 9	Bryan R. Hilliard	Hendry	Clewiston
	Joshua D. Kellam	Hendry	Clewiston
District 10	Roy S. "Stewart" Stein	Palm Beach	Belle Glade
	Keith Wedgworth	Palm Beach	Belle Glade
District 11	Stephen W. Bedner	Palm Beach	Lake Worth
	John I. Whitworth III	Palm Beach	Boynton Beach
District 12	Marc J. Ellenby	Miami-Dade	Homestead
	John C. Torrese	Miami-Dade	White Springs

MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT

The 2017 Annual Meeting Information Statement was mailed to all shareholders on May 5, 2017, 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 2017 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, as of December 31, 2016. Included in the annual report is the "Report of Independent Certified Public Accountants" discussing PricewaterhouseCoopers, LLP's audit and opinion on the consolidated financial statements contained therein.

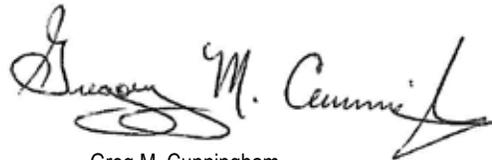
CERTIFICATION

The undersigned certify that we have reviewed the 2017 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:



Robert G. "Bobby" Sexton
Chairman, Board of Directors



Greg M. Cunningham
President / Chief Executive Officer



Laura Craker
Chief Financial Officer

May 5, 2017