



FARM CREDIT
OF FLORIDA

– OFFICIAL NOTICE & ANNUAL MEETING INFORMATION STATEMENT –

2019
Annual Stockholders Meeting

THURSDAY, MAY 23, 2019

9:00 AM

FARM CREDIT OF FLORIDA VERO BEACH BRANCH OFFICE

7925 20th Street | Vero Beach, Florida 32966

May 7, 2019

Dear Stockholder:

The Annual Stockholder Business Meeting of Farm Credit of Florida, ACA will be held on May 23, 2019 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 nominee. 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 balloting following this meeting to all eligible voting stockholders of record as of the close of business on February 28, 2019.

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, ACA (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). Effective as of the annual meeting of the stockholders to be held on May 23, 2019, the Board will be restructured and will be comprised of 11 stockholder-elected directors, 2 stockholder directors appointed by the Board, and 3 outside directors. The stockholder-elected directors shall consist of one stockholder-elected director from each of Nominating Districts 1, 2, 3, 4, 5, 6, 7, 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. As of the annual meeting to be held on May 23, 2019, the currently serving directors of the Association are:

DIRECTOR	DISTRICT	COMMODITY	AGE	TERM OF OFFICE EXPIRES	YEAR FIRST ELECTED
John L. Alger	10	Vegetable and Nursery	60	2021	2007
Tobin J. "Toby" Basore	9	Vegetable	56	2020	2014
Howard P. "Rowdy" Bateman	5	Cattle and Citrus	71	2019	2004
Roger W. Davis	2	Tobacco, Corn, Timber and Cattle	65	2019	1998
William E. "Eric" Hopkins	-	Appointed Stockholder Director; Sugarcane and Vegetable	55	2020	2014*
Joseph C. Joyce	-	Outside Director	70	2019	2008
Bobby G. Lines	9	Sod and Beef Cattle	61	2021	2015
Martin J. "Marty" McKenna	6	Citrus	63	2021	2009
Douglas I. "Doug" Moore	1	Cattle and Timber	72	2021	2015
John R. Newbold, III	3	Cut-foliage and Grapes	51	2020	2014
Harrell H. Phillips, Jr.	4	Cattle	59	2020	2015
Robert G. "Bobby" Sexton	7	Citrus and Real Estate	59	2019	1995
Lisa Sherman	-	Appointed Stockholder Director; Citrus	56	2020	2014**
Wayne H. Simmons	8	Citrus, Timber and Real Estate	60	2020	2014
Andrea Thurn	-	Outside Director	58	2019	2007
E. E. "Bucky" Waldron	-	Outside Director	69	2019	2001

Information in table is as of the February 28, 2019 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 Board meetings during the last fiscal year, and no director attended fewer than 75% of the total of any committee meetings on which he or she served during the last fiscal year. No director has resigned or declined to stand for 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, 2019) 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 may be cast by an equity owner or officer of the entity, designated and duly authorized in a writing filed with the Association. In no event may an individual vote more than once. (If you have any questions about this matter, you may contact the branch office servicing your account to determine the individual designated to vote on your loan, or if you desire, to change this designation.) Class A and Class B stockholders and borrowers with rural home or farm-related business loans are not eligible to vote.

The record date for determination of the voting stockholders entitled to vote is the close of business on February 28, 2019. The total number of voting stockholders entitled to vote as of the record date is 2,222. The number of voting stockholders entitled to vote in each Nominating District is:

DISTRICT	COUNTIES	DISTRICT VOTES	DISTRICT	COUNTIES	DISTRICT VOTES
1	Baker, Duval and Nassau Counties	129	6	Glades, Hardee and Highlands Counties	163
2	Alachua, Bradford, Columbia, Hamilton, Lafayette, Suwannee and Union Counties	430	7	Indian River, Martin, Okeechobee and St. Lucie Counties	164
3	Clay, Flagler, Putnam and St. Johns Counties	142	8	Collier, Hendry, and Lee Counties	56
4	Dixie, Gilchrist, Levy and Marion Counties	606	9	Broward and Palm Beach Counties	247
5	Charlotte, DeSoto, Manatee and Sarasota Counties	119	10	Miami-Dade and Monroe Counties	166

Voting by mail has been authorized by the Board, and ballots will be mailed after the Annual Meeting to the voting stockholders entitled to vote. 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 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.

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 such one business day period, the nominee shall be removed from the ballot.

ELECTION OF STOCKHOLDER-ELECTED DIRECTORS

No individual may be elected as a stockholder-elected director unless (i) he or she is a holder or joint holder of Class C Stock of the Association as of the record date 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 candidate for election as a stockholder-elected director may be over 75 years of age. A director serving at the time of his 75th birthday may fulfill the remainder of his/her 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 CPA firm and results reported to stockholders by mail and on the Association's website, www.farmcreditfl.com.

The 2019 Nominating Committee met two times, one of which was a conference call and one of which was a face-to-face meeting. The Bylaws provide for the 2019 Nominating Committee to review lists of shareholders, ascertain the willingness of shareholders who are holders and joint holders 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 2020 Nominating Committee.

There are three vacant or expired stockholder-elected director positions for election in 2019, 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 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 2 (Three Year Term)

► MACE G. BAUER

Date of Birth: June 26, 1976

Residence: Lake City, Florida

Age: 42

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

Principal Occupation and Employment: Agronomist, 83 Farms LLC (Bell, FL). UF-IFAS Extension Columbia County (Lake City, FL).

Business Experience During Last Five Years: Agronomist, Crop Consultant, Florida Association of County Agricultural Agents, Interim County Extension Director, Rental Property Owner, Procurement Manager for a large farm.

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

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

Extent of Present Agricultural Operations: I have a cow/calf operation on rented land in Suwanee and Columbia Counties. I also grow peanuts in Suwanee and Columbia Counties utilizing custom planting and harvesting.

Accomplishments Relative to Agriculture and the Farm Credit System: Following a 17-year career in Extension, I have entered the private sector. As an Extension Agent, I was recognized with the Farm Credit Young Professional award and won national recognition for outstanding Extension programming. I currently serve as an Agronomist and Procurement Manager for a large farm. I also offer crop consulting for conventional and organic farms in North Florida.

Affiliations with Any Farm Organizations: None provided.

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

Spouse and/or Children: Spouse – Susan Bauer | Children – Estella Bauer

Farm Credit of Florida has loans outstanding to the nominee.

► ROGER W. DAVIS

Date of Birth: March 29, 1953

Residence: Lake City, Florida

Age: 65

Business Address: 2405 SE CR 245, Lake City, FL 32025

Principal Occupation and Employment: Self-employed Farmer/Rancher. R+H Farms (President), RFD (Land-owner/Managing Partner), 848 LLC (Managing Partner), and CWH Land LLC (Owner).

Business Experience During Last Five Years: Farmer/Rancher, Real Estate Developer, Farm Credit of Florida Director since 1998, AgFirst Nominating Committee member.

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

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

Extent of Present Agricultural Operations: Beef cattle - cow/calf/stocker, tobacco, corn, various organic vegetable crops.

Accomplishments Relative to Agriculture and the Farm Credit System: University of Florida SHARES Council member, AgFirst Nominating Committee, Farm Credit of Florida Committees (Compensation and Credit/Lending).

Affiliations with Any Farm Organizations: Florida Farm Bureau member, Florida Cattleman's Association member, Elks Lodge member.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): First United Methodist of Lake City member.

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

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 2 (CONT.)

► FRED JEROME GAINOUS, PHD.

Date of Birth: July 6, 1947

Residence: Live Oak, Florida

Age: 71

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

Principal Occupation and Employment: Hay farmer, Executive Director of a 3,800-acre research station and Director of Agricultural Policy. Florida A&M University & Florida A&M University-Brooksville.

Business Experience During Last Five Years: Hay farmer and Executive Director of the FAMU Brooksville Agricultural and Environmental Research Station., Director of Agricultural Policy.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Board of Director member of Colonial Bank.

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.

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 Farm Organizations: None provided.

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.

Spouse and/or Children: Spouse – Beverly Stevens Gainous

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

► LIESBETH "LIBBY" M. SCHMIDT, PHD.

Date of Birth: December 26, 1959

Residence: Lake City, Florida

Age: 59

Business Address: 4512 SE October Rd., Lake City FL 32025

Principal Occupation and Employment: Senior Scientist/Team Lead Syngenta Crop Protection, LLC; Civil Servant USDA; Owner/Operator/Sole Proprietor of a farming and ranching operation, Spring Head Ranch, LLC (20+ years).

Business Experience During Last Five Years: Manager and Team Lead for a Global Agronomic Crop Protection Corporation and Owner/Operator/Sole Proprietor of a family farm and ranching operation.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Owner/Operator of Spring Head Ranch (farm/ranching), Secretary of the North Florida Cattleman's Association.

Education/Certifications: Miami Palmetto High School, University of Wyoming (B.S.), University of Florida (M.S. and Ph.D.).

Extent of Present Agricultural Operations: 100+ commercial beef cattle cow/calf operation. Commercial free-range egg and meat products producer. Land and timber manager.

Accomplishments Relative to Agriculture and the Farm Credit System: As a sole Owner/Operator have run a successful profitable agricultural business for over 20 years. Licensed Shell Egg Producer. Business oriented and have excellent leadership and management skills.

Affiliations with Any Farm Organizations: Current Secretary of the North Florida Cattlemen's Association and former Educational Advisor.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Former President of the Florida Chapter of Southern SARE (Sustainable Agriculture Research and Education) Program and Regional Grant Reviewer for SARE. Inductee to Gamma Sigma Delta, the Honor Society of Agriculture in recognition of high scholarship, outstanding achievement or service. Former Church Clerk & Church Committee Chairman. Volunteer Mentor for the Columbia County School systems FFA Agricultural Science Program and an FFA Member.

Spouse and/or Children: None provided.

Farm Credit of Florida has loans outstanding to the nominee.

DISTRICT 5 (Three Year Term)

▶ TIFFANY BAILEY

Date of Birth: May 31, 1984

Residence: Bradenton, Florida

Age: 34

Business Address: 7850 Ibis Street, Sarasota, FL 34241

Principal Occupation and Employment: 2016 to present, Owner/President of Bayside Sod Inc. 2013 to 2016, Farm Manager of Bayside Sod Inc.

Business Experience During Last Five Years: General Manager and President of Bayside Sod Inc., Leadership Sarasota Graduate 2016, Sarasota County Soil & Water Conservation Board Supervisor 2012-2016.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Owner (Bayside Sod owns 50%) of Tampa Bay Farms LLC (turf production). Owner (Bayside Sod owns 50%) of Cowpen Sod LLC (turf production).

Education/Certifications: Riverview High School. University of Florida (B.S. Horticultural Sciences).

Extent of Present Agricultural Operations: 700 acres of turfgrass production, 10 acres of vegetable production, total of 18 employees.

Accomplishments Relative to Agriculture and the Farm Credit System: Served as supervisor on the Sarasota County Soil & Water Conservation Board. Started and implemented a vegetable division within our operation in which produce goes directly to the local community.

Affiliations with Any Farm Organizations: Member of Florida Turfgrass Producers and member of Florida Turfgrass Association.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Member of Pine Shores Presbyterian Church and member of Sarasota Chamber of Commerce.

Spouse and/or Children: Tyson Bailey | Children – Tyson Bailey, Jr., Tilly Bailey, Tula Bailey

Farm Credit of Florida has a loan outstanding to the nominee, members of the nominee's family and an organization with which she is affiliated. The family members are her siblings.

▶ HOWARD P. "ROWDY" BATEMAN

Date of Birth: July 17, 1947

Residence: Arcadia, Florida

Age: 71

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

Principal Occupation and Employment: Retired, former Ranch Manager Bright Hour Ranch (45,000 acre cattle ranch and citrus). President & Managing Member of Bateman Family Partnership since 1996 (family cattle ranch).

Business Experience During Last Five Years: Chief Financial Officer, cattle operation manager & citrus operation manager for Bright Hour Ranch until retirement in 2015.

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

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

Extent of Present Agricultural Operations: President & Managing Member of Bateman Family Partnership cattle ranch 400 acre crossbred cattle (cow/calf) operation in DeSoto County, Florida.

Accomplishments Relative to Agriculture and the Farm Credit System: Successful operation of both cattle and citrus operations for 30+ years. Past member of Florida Cattleman's Association Foundation, Chair of Peace River Citrus Growers Association (Past). Served as Director for Farm Credit of Florida, ACA since 2004. Currently serving as Farm Credit of Florida Board Vice Chair.

Affiliations with Any Farm Organizations: Member of Florida Cattlemen's Association and Florida Farm Bureau. Past member of Florida Cattlemen's Foundation Board.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Former Chairman of the Board of Desoto Memorial Hospital. Current member of Pine Level Methodist Church.

Spouse and/or Children: Connie Bateman | Children – Cason M. Bateman, Austin P. Bateman

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

DISTRICT 5 (CONT.)

► MICHAEL C. JOHNSON

Date of Birth: November 3, 1962

Residence: Myakka City, Florida

Age: 56

Business Address: 34305 Clay Gully Road, Myakka City, FL 34251

Principal Occupation and Employment: Property Manager, James Thompson (Jim Thompson Management Inc.).

Business Experience During Last Five Years: Property management of waterfront homes.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Owner Johnson Concrete Services, Inc. (concrete masonry), Owner L.M.J. Cattle Inc. (cow/calf operation).

Education/Certifications: Riverview High School.

Extent of Present Agricultural Operations: 80 head +/- cow/calf operation, commercial cattle.

Accomplishments Relative to Agriculture and the Farm Credit System: Being around the cattle industry all of my life., And with the help of Farm Credit, owning a piece of land used for cattle.

Affiliations with Any Farm Organizations: Member and former 2nd President of Sarasota Cattlemen's Association and Member of Manatee Cattlemen's Association.

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

Spouse and/or Children: None provided.

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

DISTRICT 7 (Three Year Term)

► J. PATRICK SCHIRARD

Date of Birth: December 12, 1960

Residence: Vero Beach, Florida

Age: 58

Business Address: 3503 South US1, Fort Pierce, FL 34982

Principal Occupation and Employment: President of Indian River Select. Patrick Fruit Company, LLC. Agrimasters Citrus Nursing, LLC.

Business Experience During Last Five Years: None provided.

Business on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: President of Indian River Select (citrus juices), Owner of Patrick Fruit Company (citrus growers) and Partner of Agrimasters Citrus Nursery (citrus nursery).

Education/Certifications: Seminole High School. University of Florida (B.S. Agriculture).

Extent of Present Agricultural Operations: Citrus growers – Lake, Brevard, Polk and Indian River Counties 200 acres. Citrus Nursery – Highlands County.

Accomplishments Relative to Agriculture and the Farm Credit System: Indian River Citrus League President 2017 to present. Florida Citrus Commission 2018 to present.

Affiliations with Any Farm Organizations: Past President of Florida Citrus Production Managers.

Affiliations with Any Organizations (e.g., business, professional, civic, church groups): Deacon of Community Church of Vero Beach., Board of Directors of Grave Way Village.

Spouse and/or Children: Children – Lauren Hope Schirard

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

► ROBERT G. "BOBBY" SEXTON

Date of Birth: November 10, 1959

Residence: Vero Beach, Florida

Age: 59

Business Address: PO Box 1208, Vero Beach, FL 32961

Principal Occupation and Employment: President Oslo Citrus Growers Association. Owner Orchid Island Juice Company, Sexton Citrus LLC, Oslo Inc., Oslo Packing Company and Sexton Inc.

Business Experience During Last Five Years: Citrus grower, packer and processor. Outside Board member of McArthur Farms Dairy & Beef Cattle. Board member of family companies that owns and manages commercial real estate.

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

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

Extent of Present Agricultural Operations: Citrus grower, hay, lease abandoned groves for cattle grazing. Total acreage approximately 300 acres.

Accomplishments Relative to Agriculture and the Farm Credit System: Served on the Association Board for 24 years. Served as Chairman of Farm Credit of South Florida and Farm Credit of Florida. Served on AgFirst Board for 16 years and served as Chairman also. Elected to Farmer Mac board last year. I have been a presented 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): President of the Scholarship Foundation of Indian River County.

Spouse and/or Children: Spouse – Marygrace | Children – Natalie, Lucy | Granddaughter - Isabel

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

NOMINATING COMMITTEE ELECTION

Stockholders who are holders or joint holders of Class C Common Stock, or individuals designated to vote the Class C Common Stock of a legal entity, may serve as a member or alternate on the Nominating Committee so long as that individual meets all of the other requirements for serving on the Nominating Committee of the Association. The 2019 Nominating Committee nominated the individuals listed below to serve if elected as members of the 2020 Nominating Committee for a one-year term. Nominations for the 2020 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 nominee 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 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.

	NAME	COUNTY	CITY
District 1	Michael Chase Hester	Nassau	Callahan
	Sydney R. "Reid" Purvis, Jr.	Nassau	Callahan
	Donald G. Tanner, Jr.	Nassau	Callahan
District 2	Bryan J. Olmert	Alachua	High Springs
	Herbert C. Thomas	Columbia	Lake City
District 3	Scott M. Brauman	Putnam	Palatka
	Kelley R. Smith, Jr.	Putnam	Bostwick
District 4	Skipper Henderson	Levy	Chiefland
	Damon W. Sandlin	Levy	Williston
District 5	Charles W. Harrison, Jr.	DeSoto	Arcadia
	H. D. "Dan" Ryals	DeSoto	Ft. Ogden
District 6	Robert H. Barben	Highlands	Avon Park
	Walter Steven Farr	Highlands	Avon Park
	David P. Wheeler	Hendry	Lake Placid
District 7	John M. Larson	Okeechobee	Okeechobee
	Jim G. Russakis	St. Lucie	Ft. Pierce
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
	John I. Whitworth, III	Palm Beach	Boynton Beach
District 10	Marc J. Ellenby	Miami-Dade	Homestead
	John C. Torrese	Miami-Dade	White Springs

MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT

The 2019 Annual Meeting Information Statement was mailed to all shareholders on May 7, 2019, 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 2019 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, 2018. 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.

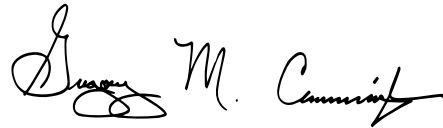
CERTIFICATION

The undersigned certify that we have reviewed the 2019 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:



Joseph C. Joyce
Chairman, Board of Directors



Greg M. Cunningham
President / Chief Executive Officer



Laura Craker
Chief Financial Officer

May 7, 2019

