

President's Message

Farm Credit of Florida has continued to grow in 2018, both financially and as an Association. Every year during the holiday season families join together to give thanks for the many blessings they have, as well as update each other on what is new in their lives. At Farm Credit, we consider our customers our family, and we are happy to announce that we dedicated 2018 to developing new ways to serve you better. Our business plan for 2018 continued the vision of making our Association Bigger, Better, and Stronger in all aspects.

With the guidance of Farm Credit of Florida's Board of Directors, we have opened one new office in Lake Placid, FL, and will soon be opening a second new office in Labelle FL, both which will better serve our Southwest Florida market. Opening additional locations to serve you locally is a critical part of our plan to grow the Association and provide reliable, consistent credit to farmers and growers throughout the Farm Credit region. As 2019 approaches, we look forward to continuing our efforts to streamline our processes and enhance our new technology to give you, our members, greater accessibility to the information you need and an overall better customer experience.

The holiday season reminds us all of how fortunate we are, and serves as a time for people to give back to those in need. Last year we witnessed firsthand the devastation caused by Hurricane Irma throughout our territory. Farm Credit of Florida and our employees leaped into action, providing meals and supplies to families affected by the storm. This year, we saw very similar damage done in the panhandle by Hurricane Michael, and we are proud to say that once again our employees stepped up and donated over \$3000 of supplies that were delivered to those in need. In addition to supplies donated by employees, the Association donated, in partnership with CoBank, a total of \$8,000 to the Florida Farm Bureau Relief Fund and the Florida Cattlemen's Foundation Relief Fund for Hurricane Michael victims. We are proud to say that Farm Credit of Florida donates over \$300,000 to our community annually to numerous charities and youth organizations as a part of our Commitment to Community initiative. I am truly thankful to work with such a dedicated group of employees and members who firmly believe in helping others.

Overall, 2018 has been a great year for Farm Credit of Florida thus far, and we anticipate a strong ending to this year of growth and progress. On behalf of the entire Farm Credit of Florida team, we wish you a happy holiday season, a Very Merry Christmas, and a great start to 2019.

Sincerely,

Greg Cunningham