



# 2024 ANNUAL MEETING INFORMATION STATEMENT



FARM CREDIT OF CENTRAL FLORIDA, ACA

NOTICE OF THE 2024 ANNUAL STOCKHOLDERS MEETING

April 5, 2024

Dear Stockholder:

The Annual Stockholders' Meeting of Farm Credit of Central Florida will be held on April 24, 2024 at Farm Credit of Central Florida 204 E. Orange Street in Lakeland, Florida. The business meeting will begin at 1:00pm. Attendance is not necessary for this meeting, as all voting will be done by mail balloting.

Enclosed is an Annual Meeting Information Statement for Farm Credit of Central Florida. Specific information is included relevant to the election process, including information on nominees for director and nominating committee positions. The statement includes information for the board and nominating committee election, which will take place following the meeting by mail balloting.

Ballots will be mailed following the April 24th meeting to all eligible voting stockholders of record as of February 28, 2024. For this year's election, we have streamlined the balloting process in an attempt to make the process easier to understand and online voting will be available. Instructions for voting by mail or online will be included in your ballot package. If you have any questions regarding the voting process, please contact Dawn Tuten, Corporate Secretary at 863-682-4117 or 800-533-2773.

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

Sincerely yours,

A handwritten signature in black ink, appearing to read "Reginald T. Holt", written in a cursive style.

Reginald T. Holt  
President & Chief Executive Officer

## **2024 ANNUAL MEETING INFORMATION STATEMENT**

The Annual Stockholders' Meeting of Farm Credit of Central Florida will be held on April 24, 2024 at Farm Credit of Central Florida 204 E. Orange Street in Lakeland, Florida beginning at 1:00pm. In accordance with the bylaws of the Association, three (3) stockholder-elected director positions and three (3) nominating committee positions will be voted on by mail ballot following the Annual Meeting. Ballots will be mailed within fifteen (15) business days following the Annual Meeting to the voting stockholders entitled to vote. The record date for determination of the voting stockholders entitled to vote is the close of business on February 28, 2024.

The mail and online ballots will be tabulated by an independent third party who will be responsible for validating ballots and tabulating the voting results in accordance with Farm Credit Administration ("FCA") regulations and the Association's bylaws. Election results will be reported to the stockholders by mail and posted on the Association's website ([www.farmcreditcfl.com](http://www.farmcreditcfl.com)).

## STOCKHOLDER-ELECTED DIRECTOR ELECTION

The Board currently consists of eleven (11) directors, of which nine (9) directors are elected by the voting stockholders (the “stockholder-elected directors”). Each of the nine stockholder-elected director positions is assigned to a Nominating Area as follows:

<u>Stockholder-Elected Director Position</u>	<u>Nominating Area</u>
1	A
2	C
3	A
4	C
5	B
6	B
7	C
8	A
9	B

*Area A - Polk, Osceola, or Brevard Counties*

*Area B - Hillsborough, Pinellas, Pasco, Hernando, Sumter, or Citrus Counties*

*Area C - Orange, Lake, Seminole, or Volusia Counties*

In order to stand for election to a Stockholder-Elected Director position, the candidate must be a resident of, or have the candidate's farm operations headquartered in, the Nominating Area corresponding to such position. An individual is deemed to reside where the individual maintains his or her primary residence. A stockholder who owns or jointly owns the voting stock is deemed to reside where the individual designated to vote the voting stock of the voting stockholder in accordance with the Association's bylaws maintains his or her primary residence. The farm operations of a stockholder or candidate is deemed headquartered at the mailing address of record on file with the Association. In the event a candidate for a stockholder-elected director position is a resident of one Nominating Area, but the candidate's farm operations are headquartered in a different Nominating Area, the candidate is eligible to stand for election or be appointed to a stockholder-elected director position only for the Nominating Area where the candidate's farm operations are headquartered. Stockholders owning or jointly owning the voting stock who neither reside nor have its farm operations headquartered in the Association's chartered territory are not eligible to serve as stockholder-elected directors or members of the Nominating Committee.

During the mail ballot process following the Annual Meeting, the stockholders who are entitled to vote shall elect three (3) stockholder-elected directors designated as Position 1 in Nominating Area A, Position 2 in Nominating Area C, and Position 3 in Nominating Area A as described above. The candidate receiving the largest number of votes for each position shall be declared elected.

The members of the 2024 Nominating Committee are identified on Exhibit A. The bylaws of the Association provide for the 2024 Nominating Committee to review lists of shareholders, ascertain the willingness of shareholders who are holders and joint holders Class C Stock, or individuals designated in accordance with the bylaws to vote the voting stock held by a voting stockholder, 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 2025 Nominating Committee.

The 2024 Nominating Committee sought to find at least two qualified and willing candidates for each of the three stockholder-elected director positions for election in 2024. The 2024 Nominating Committee reviewed the backgrounds, eligibility, attendance records and general performance of the incumbent directors. The 2024 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 2024 Nominating Committee identified and contacted several potential nominees for each stockholder-director position who it believed to be eligible and qualified. Upon outlining the duties and expectations of Board members as

well as the fiduciary responsibilities and time commitments, several potential nominees declined the nomination for Position 2 in Nominating Area C. As a result, the 2024 Nominating Committee was unable to identify more than one qualified candidate who was willing to serve as the stockholder-elected director of the Association for Position 2 in Nominating Area C. 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 the stockholder-elected director position for Position 2 in Nominating Area C.

The nominees selected by the 2024 Nominating Committee for each stockholder-elected director position are identified together with disclosure and biographical information for each nominee on Exhibit C. During the Annual Meeting, additional nominations from the floor will be accepted on a position-by-position basis for each stockholder-elected director position. After the announcement of the nominating committee's candidates for the first Board position, the chair of the meeting or 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 that own or jointly own the voting stock or individuals designated in accordance with the bylaws to vote the voting stock held by a voting stockholder.

The bylaws of the Association provide that no person shall be nominated, elected or appointed, or allowed to continue to serve as a stockholder-elected director, 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 of the Association, or (v) salaried officer of the Association. No more than one stockholder jointly sharing ownership of the voting stock of the Association may simultaneously serve as a director of the Association, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the voting stock. No individual who is 72 years of age or older on December 31 of the year preceding the date of election or appointment shall be eligible to be nominated, elected or appointed as a director; however, a director serving at the time of his or her 72nd birthday may complete such director's then current term.

Each floor nominee must be present during the Annual Meeting. After receiving a floor nomination, the floor nominee must state if he or she accepts the nomination. Each floor nominee must be eligible for the stockholder-elected director position for which he or she has been nominated. Upon receiving a floor nomination, the Annual Meeting process will be stopped until initial eligibility is determined. The nominee's disclosure and biographical information will be immediately reviewed by the Association's chief executive officer or designee and due diligence performed to determine initial eligibility. After initial eligibility is determined, the meeting will proceed. Subsequent due diligence will be performed to determine if the nominee meets all the eligibility requirements imposed by the FCA regulations and the Association's bylaws and policies.

Any stockholder desiring to be nominated as a candidate for director from the floor shall be responsible for providing to the Association such nominee's biographical and disclosure information no later than three (3) business days after the nomination. In the event a nominee's biographical and disclosure information is not received in proper form by the Association before the expiration of such three (3) business day period, the nominee shall be removed from the ballot. Floor nominees meeting all eligibility requirements will be placed on the ballot mailed to the voting stockholders after the conclusion of the Annual Meeting.

### **NOMINATING COMMITTEE ELECTION**

During the mail ballot process following the Annual Meeting, the voting stockholders shall elect a nominating committee composed of three (3) stockholders who own or jointly own voting stock or individuals designated in accordance with the bylaws of the Association to vote the voting stock held by a voting stockholder, and two (2) alternates to serve for the following year.

Nominees for the 2025 nominating committee have been selected by the 2024 Farm Credit of Central Florida nominating committee. The nominees are identified (Exhibit B). Additional nominations for election as a member of the Nominating Committee may be made from the floor during the Annual Meeting. After the announcement of the Nominating Committee's candidates for a Nominating Committee position, the chair of the meeting or designee will ask if there are any nominations from the floor for the Nominating Committee. 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 that own or jointly own the voting stock or individuals designated in accordance with the bylaws to vote the voting stock held by a voting stockholder.

The bylaws of the Association provide that no person shall be nominated, elected or appointed, or allowed to continue to serve as a member of the nominating committee of the Association, 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 of the Association, or (v) salaried officer of the Association. Only one stockholder jointly sharing ownership of the voting stock of the Association may seek the opportunity and serve on the nominating committee within an election cycle, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the voting stock.

The floor nominee must be present during the Annual 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 meeting process will proceed. Subsequent due diligence will be performed to determine if the nominee meets all the eligibility requirements imposed by the FCA regulations and the Association's bylaws and policies. Floor nominees meeting all eligibility requirements will be placed on the ballot mailed to the voting stockholders after the conclusion of the meeting.

Voting stockholders may vote for the entire slate or for individual nominees. The three (3) nominees for election to the nominating committee receiving the greatest number of votes cast shall be elected to serve as the three (3) members of the nominating committee for the following year. The two (2) nominees for election to the nominating committee receiving the next greatest number of votes cast shall be elected to serve as alternates to the nominating committee for the following year. In the event a member of the nominating committee is unable or unwilling to serve, the remaining members of the nominating committee (which may be less than a quorum) shall by majority vote select from the alternates a substitute to replace such member of the nominating committee who is unable or unwilling to serve.

### **STOCKHOLDER VOTING RIGHTS**

In accordance with the Association's bylaws, each holder of Class C Common Stock shall be entitled to only one (1) vote regardless of the number of single or joint loans the stockholder may have with the Association on any issue or in any election. All eligible voting stockholders may vote for each director and Nominating Committee position. In the case of joint loans, 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 accordance with the bylaws of the

Association. In no event may an individual vote more than once.

The record date for determination of the voting stockholders entitled to vote is the close of business on February 28, 2024. As of that date, the number of voting stockholders entitled to vote is 1,203. The number of voting stockholders residing in or having farm operations headquartered in Area A (Polk, Osceola or Brevard County) is 234; Area B (Hillsborough, Pinellas, Pasco, Hernando, Sumter or Citrus County) is 499; Area C (Orange, Lake, Seminole or Volusia County) is 389. The number of voting stockholders residing outside of the defined areas is 81.

Within fifteen (15) business days following the Annual Meeting, ballots will be mailed to the voting stockholders entitled to vote. Ballots will be returned to an independent third party who has been retained to tally the votes and report the results to the President of the Association or designee who shall inform the stockholders of the results.

## DISCLOSURE INFORMATION

Employee, director, and director nominee loans, and loans to their immediate family members and any organizations with which employees, directors, and director nominees are affiliated were made in the ordinary course of business, 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 the Association's bylaws, policies and FCA regulations shall be distributed with election ballots to the voting stockholders.

## OTHER BUSINESS

There are no other business matters to be discussed at the meeting upon which a stockholder vote will be required.

BOARD OF DIRECTORS				
Name & Position	Type(s) of Agriculture	Age	Year First Elected	Term of Office Expires
Keith D. Mixon, Chair	Citrus grower	60	2012	2026
Randy L. Larson, Vice Chair	Outside director	69	2016	2026
Daniel T. Aprile, Director	Cattle operation	67	2019	2025
Erin H. Archey, Director	Fruit and vegetable grower	43	2023	2026
Robert M. Behr, Director	Citrus grower	70	2022	2025
Jenny R. Black, Director	Citrus grower	49	2014	2024
C. Dennis Carlton, Jr., Director	Cattle operation	39	2022	2025
W. Rex Clonts, Jr., Director	Citrus and vegetable grower	74	1997	2024**
Reed C. Fischbach, Director	Cattle operation	43	2020	2026
David A. Mereness, Director	Outside director	67	2016	2025*
Timothy D. Schaal, Director	Citrus grower	43	2022	2024

\* David A. Mereness is the Board designated financial expert for 2023.

\*\* W. Rex Clonts, Jr. will not be seeking re-election.

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

## MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT

The 2024 Annual Meeting Information Statement was mailed to all stockholders on April 5, 2024, and it was published on the Association's website ([www.farmcreditfl.com](http://www.farmcreditfl.com)) simultaneous with its mailing. It will be available on the Association's website for thirty days. Copies of the 2024 Annual Meeting Information Statement are also available for inspection at all Association's locations including: 204 E. Orange Street, Suite 200, Lakeland, Florida 33801; 57 East Third Street, Apopka, Florida 32703; 31050 Cortez Blvd., Brooksville, Florida 34602 and 2301 Thonotosassa Road, Plant City, Florida 33563.

## ANNUAL REPORT

The 2023 annual report will be mailed to all stockholders under separate cover. The 2023 annual report is also available for viewing on the Association's website ([www.farmcreditfl.com](http://www.farmcreditfl.com)). Annually, the Association publishes its annual report on its website when it sends the annual report electronically to the FCA. Stockholders should review the information contained in the report. You may also request a copy by contacting the Association in Lakeland, Florida.

## CERTIFICATION

The undersigned certify that we have reviewed the 2024 Annual Meeting Information Statement of Farm Credit of Central Florida and that the report has been prepared in accordance with all applicable statutory and regulatory requirements, and that the information contained herein is true, accurate, and complete to the best of our knowledge and belief.

Dated: April 5, 2024



Keith D. Mixon, Chairman of the Board



Reginald T. Holt, President & Chief Executive Officer



Anne M. Sullivan, Chief Financial Officer



**EXHIBIT A** (To the 2024 Annual Meeting Information Statement)**2024 FARM CREDIT OF CENTRAL FLORIDA NOMINATING COMMITTEE**

<b>Member</b>	<b>County</b>	<b>City, State</b>
H. Paul Bellinger	Orange	Apopka, Florida
Harold Ray Clark	Polk	Lakeland, Florida
Kyle R. Story (Chair)	Polk	Lake Wales, Florida

<b>Alternate</b>	<b>County</b>	<b>City, State</b>
Madison B. Astin	Hillsborough	Plant City, Florida
Brian L. Shoop	Hillsborough	Balm, Florida

**EXHIBIT B** (To the 2024 Annual Meeting Information Statement)**2025 NOMINATING COMMITTEE CANDIDATES**

<b>Member</b>	<b>County</b>	<b>City, State</b>
H. Paul Bellinger	Orange	Apopka, Florida
Harold Ray Clark	Polk	Lakeland, Florida
Brian L. Shoop	Hillsborough	Balm, Florida
Kyle R. Story	Polk	Lake Wales, Florida
Cody Strode	Orange	Orlando, Florida

**EXHIBIT C** (To the 2024 Annual Meeting Information Statement)

**STOCKHOLDER-DIRECTOR CANDIDATES' REGULATORY  
DISCLOSURE AND SUPPLEMENTAL EDUCATIONAL INFORMATION**

PLEASE TAKE NOTE – Pursuant to FCA regulations, Farm Credit of Central Florida must remain impartial in all Association director elections and can neither endorse nor oppose any candidate. The information contained herein is for regulatory disclosure and educational purposes only. Farm Credit of Central Florida 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).

**2024 Slate of Nominees to the Farm Credit of Central Florida Board of Directors,  
as submitted by the Farm Credit of Central Florida Nominating Committee:**

**POSITION ONE – Area A** (Polk, Osceola or Brevard Counties):

<b>Name</b>	<b>County</b>	<b>City, State</b>
Jenny R. Black	Polk	Lakeland, Florida
Adam J. Roe	Polk	Winter Haven, Florida

**POSITION TWO – Area C** (Orange, Lake, Seminole or Volusia Counties):

<b>Name</b>	<b>County</b>	<b>City, State</b>
James P. McComas	Orange	Apopka, Florida

**POSITION THREE – Area A** (Polk, Osceola or Brevard Counties):

<b>Name</b>	<b>County</b>	<b>City, State</b>
Daniel L. Cline, Sr.	Polk	Polk City, Florida
Timothy D. Schaal	Polk	Winter Haven, Florida

## Nominees for Board of Directors

### Position ONE – Area A (Two Nominees)

**Jenny R. Black**      **Date of Birth:** December 09, 1974      **Place of Birth:** Tallahassee, Florida      **Age:** 49  
**Home Address:** 2014 Count Court, Lakeland, Florida 33813  
**Business Address:** 2014 Count Court, Lakeland, Florida 33813; Primary farm located in Fort Meade, Florida  
**Email:** jblack@farmcreditfl.com  
**Business Experience During Last Five Years:** IT Consultant, Jenny Black Consulting, LLC/Citrus Grower, Peace River Packing Company  
**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Ridge Investments, LLC, BHB Holdings, LLC, Black & Myers Properties, LLC and Black Holdings, LLC, citrus production  
**Education:** Lincoln High School; University of South Florida BA Liberal Studies; MBA Business Administration  
**Extent of Present Agricultural Operations:** 600 acres of citrus groves in Central Florida. I am a member of Peace River Packing Company, a vertically integrated citrus packing company that provides fresh fruit to consumers throughout the Southeast.  
**Accomplishments Relative to Agriculture and the Farm Credit System:** As a citrus grower for the past 24 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 600 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 the same skills that have made our business successful - detail orientation, financial analysis and servant leadership – to my role as director of Farm Credit of Central Florida, AgFirst Farm Credit Bank and the Farm Credit Council.  
**Personal Statement:** My agricultural background coupled with my Information Technology expertise brings a unique skill set to the Farm Credit of Central Florida 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 agricultural business, I am committed to sustaining that heritage by assisting Farm Credit's members source capital to grow their businesses so they can meet the evolving demands of their customers.  
**Business or Professional Experience:** I have been in the Information Technology (IT) field for the last 25 years. Serving in various roles from systems analyst to IT project manager, I help the organizations I serve navigate the complexities of evolving IT and system security needs. As a certified Project Management Professional (PMP), I can quickly analyze the problem at hand, identify critical tasks and create a structure in which those tasks can be completed in a timely manner. These skills are valuable in the financial services industry where IT threats are discovered daily and firms must provide a definitive plan to mitigate security risks for their stockholders.  
**Affiliations with Any Farm Organizations:** Ridge Investments, LLC – Manager; Black & Myers Properties, LLC – Manager; BHB Holdings, LLC – Manager; Polk County Farm Bureau – Member; Florida Citrus Mutual - Member  
**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Polk County 4-H Foundation Board of Directors; Polk County Tri-Delta Alumnae Association; National Watermelon Promotion Board  
**Spouse and/or Children:** Spouse - Larry, Children - Varn

Farm Credit of Central Florida has loans outstanding to members of the nominee's immediate family or organizations with which she is affiliated. The family members are the nominee's husband, son, father-in-law, brother-in-law and sister-in-law.

**Adam J. Roe**      **Date of Birth:** June 7, 1989      **Place of Birth:** Winter Haven, FL      **Age:** 34  
**Home Address:** 310 Lanceolate Drive, Winter Haven, Florida 33880  
**Business Address:** 500 Avenue R SW, Winter Haven, Florida 33880; Primary farm located in Winter Haven, Florida  
**Email:** adamroe@wgroe.com  
**Business Experience During Last Five Years:** Director of Procurement at Wm G Roe & Sons, Inc.  
**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** N/A  
**Education:** Lake Region and All Saints High School; University of Central Florida – Bachelors in Public Admin  
**Extent of Present Agricultural Operations:** 20 acre citrus farm  
**Accomplishments Relative to Agriculture and the Farm Credit System:** My greatest accomplishment is having the privilege to work at our family citrus business. Working to carry on an AG legacy and persevere through an ever-challenging Florida citrus industry, it's a blessing to do it alongside family. In this time I have also been blessed to use Farm Credit for financing my first grove.  
**Personal Statement:** It would be an honor to serve as a board member for Farm Credit and learn more ways to better serve the Florida AG community. Farm Credit has an outstanding reputation, any opportunity to contribute back to the organization in a positive way would be my desire.

### Adam J. Roe (cont.)

**Business or Professional Experience:** When I graduated college, I started my career in the harvesting division. Managing harvest crews in both the citrus and blueberry commodities. This was a great learning experience and opportunity to become familiar with so many. Currently I am the Director of Procurement, which allows me to interact with growers of multiple Florida grown commodities across the state.

**Affiliations with Any Farm Organizations:** FFVA Member and past ELDP Class Member

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** N/A

**Spouse and/or Children:** Spouse – Brittany; Children – Bliss and Amena

Farm Credit of Central Florida does not have loans outstanding to members of the nominee's immediate family or organizations with which he is affiliated.

### Position TWO – Area C (One Nominee)

#### James P. McComas

**Date of Birth:** August 8, 1962

**Place of Birth:** San Juan, P.R.

**Age:** 60

**Home Address:** 3312 Horseshoe Drive, Longwood, Florida 32779

**Business Address:** 888 E. Keene Road, Apopka, Florida 32703; Primary farm located in Apopka, Florida

**Email:** james@florico.com

**Business Experience During Last Five Years:** President of Florico Foliage; Vice President of MCO Industries, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Past Treasurer of Florida Nursery, Growers & Landscape Association

**Education:** Academia del Perpetuo Socorro High School; Adelphi University – BBA; Naval Post Graduate School – Aviation Safety; Webster University – MBA; Commercial Pilot Certification FAA

**Extent of Present Agricultural Operations:** Nursery operation in the indoor foliage trade employing 26 employees and shipping to all 50 states, Canada and the Caribbean.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Past Treasurer for FNGLA for two years. Past member of Board of Directors for FNGLA. 27 years promoting agriculture through my positions at Florico Foliage and Rico Plants, Inc.

**Personal Statement:** I am honored to have been nominated for a Farm Credit of Central Florida Board of Director position. If elected, I will bring my education, military service and business experience to work towards the betterment of Farm Credit of Central Florida.

**Business or Professional Experience:** 10 years as an officer and pilot in the United States Marine Corps; 2 years Regional Manager of MCO Transport, Inc. in Wilmington, NC; 12 years as President of Rico Plants, Maunabo, P.R., and WQBQ Radio Station in Leesburg, FL and Central FreshPak Seafoods, Inc.; Owner and Director of MCO Industries, Inc.; 27 years owner of Florico Foliage

**Affiliations with Any Farm Organizations:** Past President of Rico Plants, Inc.

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Past Member Orlando Camera Club, FL; past Rotary Member Apopka, FL; past Rotary Member Wilmington, NC

**Spouse and/or Children:** Spouse – Janine; Children – Courtney, Morgan and Nathan.

Farm Credit of Central Florida does not have loans outstanding to members of the nominee's immediate family or organizations with which he is affiliated.

There are no additional candidates nominated by the 2024 Nominating Committee for Position Two.

### Position THREE – Area A (Two Nominees)

#### Daniel L. Cline, Sr.

**Date of Birth:** June 5, 1960

**Place of Birth:** Johnson City, NY

**Age:** 63

**Home Address:** 4575 Foxtown South, Polk City, Florida 33868

**Business Address:** 4575 Foxtown South, Polk City, Florida 33868; Primary ranch/farm located in Polk City, Florida

**Email:** d.lee.cline@gmail.com

**Business Experience During Last Five Years:** Publix Super Markets and Diamond C Ranch Polk City, LLC

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** None

**Education:** Hernando High School, Brooksville, FL

**Extent of Present Agricultural Operations:** 952 acre cow/calf operation of approximately 300 head of cattle, potential sod operation and 20 acres of pine trees

**Accomplishments Relative to Agriculture and the Farm Credit System:** In the late 1980's my wife and I took out our first loan from Farm Credit of Central Florida encouraged by my late mother-in-law Clara Jean Fussell Andrews and late father-in-law Royce Andrews. During the years we have engaged in additional loans with payment in full for all terms.

## Daniel L. Cline, Sr.(cont.)

We joined the Florida and Polk County Cattleman's Association in 1986 and started our cattle operation. In 2013 we planted nearly 20,000 pine trees creating additional wild life habitat and future harvesting. In 2015 Diamond C Ranch Polk City was recognized by the Division of Forestry for forestry stewardship. During the years all 5 of our children showed steers, bulls and cow/calf at the Polk County Youth Fair (PCYF) for a span of 13 years. Currently we are a steer producer for PCYF kids that want to show in county bred steers every January in Bartow.

**Personal Statement:** It is a privilege and very humbling to have the opportunity to run for a board member position. Over the many years my wife and I have engaged with Farm Credit associates and we have attended the annual lunch or dinner often. As a long tenured Publix associate and a cattle rancher, I believe in never quitting anything you have a passion for. In the cattle business we have come from a basic operation to improving the quality and care of our animals in striving to be an effective cow/calf producer representing our county and state. I believe in being a continuous learner in whatever endeavor I am involved in and giving every challenge my best efforts. With my recent retirement from Publix I will have the time to fulfill all the obligations of a board member and excel with the additional responsibilities. In closing, my desire to be a member of the board of such an honorable organization is an opportunity of a lifetime.

**Business or Professional Experience:** Recently retired from Publix Supermarkets with 46 years of service. The majority of these years was in management to upper leadership management at the Corporate office and retail locations throughout Central Florida. Publix provided extensive training to assist in my responsibilities and decision making in the areas of H.R., Risk Management, GL, real estate, project management, food/sanitation safety and premier customer service.

**Affiliations with Any Farm Organizations:** Member of the State of Florida and Polk County Cattleman's Associations. Since 1982 we have attended every annual Florida Cattleman Trade Show and Convention

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Member of Lakes Church since 1995, Deacon since 2000

**Spouse and/or Children:** Spouse – Sheri; Children – Daniel, Jr., Josh, Peter, Rebekah and Hannah

Farm Credit of Central Florida has loans outstanding to members of the nominee's immediate family or organizations with which he is affiliated. The family member is the nominee's wife.

## Timothy D. Schaal

**Date of Birth:** December 26, 1980

**Place of Birth:** Batavia, NY

**Age:** 43

**Home Address:** 180 Old Spanish Way, Winter Haven, Florida 33884

**Business Address:** 4202 Hammond Drive, Winter Haven, Florida 33881; Primary farm located in Bartow, Florida

**Email:** tim@airtecsprayers.com

**Business Experience During Last Five Years:** CEO of Airtec Sprayers, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Airtec Sprayers, Inc. a manufacturer of agricultural spraying equipment. Cardinal Groves, LLC – specialty fresh citrus

**Education:** Winter Haven High School; BA – Accounting, BA – Economics at Lenoir-Rhyne University; MBA – Accounting Concentration at Florida Southern College; Certified Public Accounting (CPA) License

**Extent of Present Agricultural Operations:** Managing Member of Cardinal Groves, LLC. A Citrus Under Protective Screening (CUPS) fresh grapefruit grove.

**Accomplishments Relative to Agriculture and the Farm Credit System:** As CEO of Airtec Sprayers, Inc., I have been involved in providing specialty agricultural spraying equipment to farmers located throughout the US and Canada who grow a wide range of agricultural commodities including nurseries, citrus, vegetables/produce, blueberries and apples. Airtec provides financing for their equipment using the Farm Credit Express dealership program and processes several loans each year to customers under this program. I was previously a member of the Farm Credit of Central Florida Advisory Committee from 2019-2021. I currently serve on the Farm Credit of Central Florida board of directors since 2021.

**Personal Statement:** I believe access to credit with a lender who understands the specialty nature of agriculture is critical to operating a successful agricultural business. My personal experience with Farm Credit of Central Florida as a borrower, member, board member and as a loan processor with Farm Credit Express has shown them to be customer service oriented and principled in their management. The annual patronage returns and loyalty of their members reflect these points.

**Business or Professional Experience:** CEO – Airtec Sprayers, Inc. since 2011; Managing Member of Cardinal Groves, LLC since 2018; Certified Public Accountant in the state of Florida since 2010.

**Affiliations with Any Farm Organizations:** Farm Credit of Central Florida Board of Directors since 2021; CUPS Cooperative 1 Member/Stockholder

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Chairman of the Board of Directors for the Boys & Girls Club of Polk County; Member AICPA, Member FICPA

**Spouse and/or Children:** Spouse – Jennifer; Children – Charlotte, Addison and Grant

Farm Credit of Central Florida has loans outstanding to members of the nominee's immediate family or organizations with which he is affiliated. The family member is the nominee's parents.

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**For information regarding the 2024 Farm Credit  
of Central Florida Annual Meeting, please contact Dawn Tuten,  
Corporate Secretary at 863-682-4117 or 1-800-533-2773.**



**FARM CREDIT**  
OF CENTRAL FLORIDA

C/O SURVEY & BALLOT SYSTEMS  
7653 ANAGRAM DRIVE  
EDEN PRAIRIE MN 55344-7311