



**FARM CREDIT**  
OF CENTRAL FLORIDA

# 2018 ANNUAL MEETING INFORMATION STATEMENT

**THE 2018 ANNUAL MEETING WILL BE HELD ON  
TUESDAY, APRIL 10, 2018  
12:00 NOON**

**LAKE MIRROR CENTER**  
121 South Lake Avenue | Lakeland, Florida 33801

Under the bylaws of Farm Credit of Central Florida, ACA ("Association"), three (3) director positions and five (5) nominating committee positions will be voted on during the business session by voting members. Included herein is information relevant to nominees for director and nominating committee positions. This information should be reviewed prior to attending the meeting and casting your votes.

Farm Credit of Central Florida is strictly prohibited from distributing campaign material. The candidate information provided herein is for regulatory disclosure and educational purposes only.

## DIRECTOR ELECTION

Nominees for each director position have been selected by the 2018 Farm Credit of Central Florida nominating committee (Exhibit A). The nominees are identified together with disclosure and biographical information for each nominee (Exhibit C). Nominations will be accepted from the floor on a seat-by-seat basis. After the announcement of the nominating committee's candidates for the first Board seat, the chairman of the meeting or his designee will ask if there are any nominations from the floor for that Board seat. Once the floor nominations have been closed for a seat, the next Board seat 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 seats. Both nominators and nominees must be voting stockholders. Any voting stockholder desiring to nominate a candidate for a director position from the floor shall be responsible for providing in paper or electronic form such nominee's disclosure and biographical information as required by law, Regulations and the Association's bylaws at such meeting. Disclosure information forms will be available at the Association's corporate office for any potential floor nominee consideration and at the meeting. Upon receiving a floor nomination, the annual meeting process will be stopped until eligibility is determined. Each floor nominee must be eligible for the director position for which they have been nominated. 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 eligibility. After eligibility is determined, the meeting will proceed. The floor nominee must state if he or she accepts the nomination for election. The voting stockholders shall then cast ballots and the tellers committee which consists of eligible voting stockholders appointed by the nominating committee shall tally the ballots. Salaried officers and employees and voting stockholders who are directors, candidates or members of the nominating committee and alternates are ineligible to serve on the tellers committee. The candidate receiving the largest number of votes for each position shall be declared elected.

## NOMINATING COMMITTEE ELECTION

Nominees for the 2019 nominating committee have been selected by the 2018 Farm Credit of Central Florida nominating committee. The nominees are identified (Exhibit B). Nominations will be accepted from the floor. Five (5) committee positions will be voted on during the business session by voting members. Voting stockholders may vote for the entire slate or for individual nominees. Both nominators and nominees must be voting stockholders. Any voting stockholder desiring to nominate a candidate for the nominating committee from the floor shall be responsible for providing in paper or electronic form such nominee's disclosure and biographical information as required by law, Regulations and the Association's bylaws at such meeting. Disclosure information forms will be available at the Association's corporate office for any potential floor nominee consideration and at the meeting. Upon receiving a floor nomination, the annual meeting process will be stopped until 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 eligibility. After eligibility is determined, the meeting will proceed. The floor nominee must state if he or she accepts the nomination for election. The voting stockholders shall then cast ballots and the tellers committee which consists of eligible voting stockholders appointed by the nominating committee shall tally the

ballots. Salaried officers and employees and voting stockholders who are directors, candidates or members of the nominating committee and alternates are ineligible to serve on the tellers committee. 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 Farm Credit of Central Florida, ACA bylaws, each holder of Class C voting stocks 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 position. The record date for determination of those entitled to vote is as of the close of business on December 31, 2017. As of that date, the number of voting stockholders entitled to vote at the 2018 Annual Stockholders Meeting is 850. The number of voting stockholders residing in Area A (Polk, Osceola or Brevard County) is 183; Area B (Hillsborough, Pinellas, Pasco, Hernando, Sumter or Citrus County) is 351; Area C (Orange, Lake, Seminole or Volusia County) is 246. The number of voting stockholders residing outside of the defined areas is 70. Voting by proxy has not been authorized for this meeting.

## 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 Farm Credit of Central Florida bylaws, policies and FCA regulations shall be mailed 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 (CURRENTLY SERVING)

Name & Position	Type(s) of Agriculture	Age	Year First Elected	Term Expires
Robert R. Roberson, Chairman	Nursery operation	79	1998	2019
W. Rex Clonts, Jr., Vice Chairman	Citrus grower	68	1997	2018
Jenny R. Black, Director	Citrus grower	43	2014	2018
C. Dennis Carlton, Sr., Director	Cattle operation and citrus grower	65	2004	2019
John S. Langford, Director	Citrus grower	68	2005	2018
Randy L. Larson, Director	Outside director	63	2017	2020
Dale McClellan, Director	Dairyman	63	2016	2019
David A. Mereness, Director	Outside director	61	2016	2020*
Keith D. Mixon, Director	Blueberry grower	54	2012	2020
Randall E. Strode, Director	Nursery operation	69	2016	2020
Ronald R. Wetherington, Director	Strawberry grower	80	1993	2020

\* David A. Mereness is the Board designated financial expert for 2018.

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 2018 Annual Meeting Information Statement was mailed to all shareholders on March 26, 2018, and it was published on Farm Credit of Central Florida's website ([www.farmcreditcfl.com](http://www.farmcreditcfl.com)) simultaneous with its mailing. It will be available on Farm Credit of Central Florida's website for thirty days. Copies of the 2018 Annual Meeting Information Statement are also available for inspection at all Farm Credit of Central Florida locations including: 115 S. Missouri Avenue, Suite 400, Lakeland, Florida 33815; 57 East Third Street, Apopka, Florida 32703; 31081 Cortez Blvd., Brooksville, Florida 34602 and 2301 Thonotosassa Road, Plant City, Florida 33563.

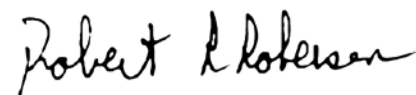
## ANNUAL REPORT

The 2017 annual report will be mailed to stockholders under separate cover. The 2017 annual report is also available for viewing on Farm Credit of Central Florida's website ([www.farmcreditcfl.com](http://www.farmcreditcfl.com)). Stockholders should review the information contained in the report. You may also request a copy by contacting Farm Credit of Central Florida, ACA in Lakeland, Florida.


## CERTIFICATION

The undersigned certify that we have reviewed the 2018 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.

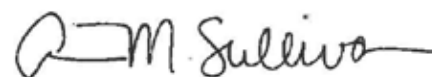
Dated March 26, 2018



Robert R. Roberson,  
Chairman of the Board



Reginald T. Holt,  
President & Chief Executive Officer



Anne M. Sullivan,  
Chief Financial Officer

## **EXHIBIT A** (To the 2018 Annual Meeting Information Statement)

### **2018 FARM CREDIT OF CENTRAL FLORIDA NOMINATING COMMITTEE**

Member	County	City, State
Ronald E. Gainey (Chair)	Hillsborough	Plant City, Florida
Sherry L. Fieser	Volusia	Deland, Florida
Kyle R. Story	Polk	Lake Wales, Florida

Alternate	County	City, State
Wylie L. Hinton	Polk	Alturas, Florida
Joseph K. Shook	Lake	Eustis, Florida

## **EXHIBIT B** (To the 2018 Annual Meeting Information Statement)

### **2019 NOMINATING COMMITTEE CANDIDATES**

Member	County	City, State
H. Paul Bellinger	Orange	Apopka, Florida
William C. Braswell	Polk	Auburndale, Florida
Harold Ray Clark	Polk	Lakeland, Florida
Brian L. Shoop	Hillsborough	Wimauma, Florida
Kyle R. Story	Polk	Lake Wales, Florida

## **EXHIBIT C** (To the 2018 Annual Meeting Information Statement)

### **DIRECTOR CANDIDATES' REGULATORY DISCLOSURE & 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).

### **2018 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):

Name	County	City, State
Jenny R. Black	Polk	Lakeland, Florida
Jason B. DeVane	Polk	Fort Meade, Florida

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

Name	County	City, State
W. Rex Clonts, Jr.	Seminole	Oviedo, Florida
William L. Klinger	Orange	Winter Garden, Florida

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

Name	County	City, State
John S. Langford	Polk	Lakeland, Florida
* Jeffrey J. Sizemore	Polk	Mulberry, Florida

\* On February 28, 2018 Jeffrey J. Sizemore contacted Nominating Committee member Kyle R. Story and stated he no longer wanted to be considered for this position and requested his name be removed from nomination for the 2018 election.

## NOMINEES FOR BOARD OF DIRECTORS

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

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#### **JENNY R. BLACK**

**Date of Birth:** December 9, 1974

**Place of Birth:** Tallahassee, Florida

**Age:** 43

**Home Address:** 2014 Count Court, Lakeland, Florida 33813

**Business Address:** 2014 Count Court, Lakeland, Florida 33813; Primary farm located in Fort Meade, Florida

**Email:** jenny@jblackconsulting.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:** 375 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 Southern and Eastern United States.

**Accomplishments Relative to Agriculture and the Farm Credit System:** As a citrus grower for the past 18 years and a member of Peace River Packing Company, a family owned citrus cooperative, I have gained deep knowledge about the functioning of cooperatives and the best practices required to maintain the highest standards for our shareholders. Overseeing 375 acres of citrus groves in today's environment of disease and market pressure require diligence, strategic planning and commitment to the future. In 2009, my husband and I were recognized for our work in the agriculture industry by the Florida Farm Bureau and the American Farm Bureau as the state winner and national finalist for the Outstanding Young Farmer and Rancher award. I have brought my experience in the citrus industry to my service at Farm Credit of Central Florida and have utilized the same skills that have made our business successful – detail orientation, financial analysis and servant leadership – in my role on the board as a member of the Audit, Governance, Risk Management and Compensation committees.

**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 evolving demands of the consumer.

**Business or Professional Experience:** I have been in the Information Technology (IT) field for the last 20 years. Serving in various roles from systems analyst to IT project manager, I help the organizations I work with navigate the complexities of evolving IT and system security needs. As a certified Project Management Professional (PMP), I am able to 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):** Volunteers in Service to the Elderly (VISTE) – Advisory Board Member; Polk County 4-H Foundation Board of Directors – Secretary; St. Paul Lutheran School PTO – Past President; St. Paul Lutheran Church – Member & Mission Teams Member; Polk County Delta Delta Delta Alumnae Association – Treasurer; Lift Disability Network

**Spouse and/or Children:** Spouse - Larry, Children - Varn and Julia

#### **JASON B. DEVANE**

**Date of Birth:** February 14, 1976

**Place of Birth:** Winter Haven, Florida

**Age:** 42

**Home Address:** 1115 Keller Road, Fort Meade, Florida 33841

**Business Address:** 7 NE 7th Street, Fort Meade, Florida 33841; Primary farm located in Fort Meade, Florida

**Email:** jason.devane@gmail.com

**Business Experience During Last Five Years:** Secretary/Treasurer, DeVane Harvesting, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Kenneth DeVane Groves, Inc., D&M Land Clearing, J2 Groves, LLC, Bowlegs Creek Groves, LLC, Bowlegs Creek Spreading, Bowlegs Creek Cattle, Sawmill Citrus Nursery, JD Groves

**Education:** Fort Meade High School; Polk Community College and Florida Southern College

**Extent of Present Agricultural Operations:** Kenneth DeVane Groves, Inc. – 350 acres of citrus and 50 head of cattle; J2 Groves – 55 acres of citrus; JD Groves - 10 acres citrus; Bowlegs Creek Groves – 90 acres of citrus and 100 head of cattle; Sawmill Citrus Nursery – producer of 96,000 citrus trees per year

**Accomplishments Relative to Agriculture and the Farm Credit System:** 2011 state winner and national finalist for the Outstanding Young Farmer and Rancher award

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**Personal Statement:** Made first purchase with Farm Credit of Central Florida in 2004 and have continued to use Farm Credit of Central Florida to purchase cattle, other groves and increased personal farming operation to include 155 acres citrus and 150 head of cattle and a citrus nursery that produces 96,000 citrus trees per year. I couldn't have done it without Farm Credit to be able to grow and expand. It would be my honor to serve on the board and help young farmers.

**Business or Professional Experience:** Kenneth DeVane, Inc. 1993 – 1995; United Agri Products 1996 – 1997; Florida Department of Citrus 1998; Novartis Crop Protection 1998; Rhone-Poulenc 1998 – 1999; WG Roe and Sons 1999 – 2000; DeVane Harvesting 2000 - present

**Affiliations with Any Farm Organizations:** Polk County Farm Bureau Board for 6 years

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** First Baptist Church, Fort Meade; Group Leader of Royal Rangers

**Spouse and/or Children:** Spouse - Raeen, Children – Haleigh, Mason, Michael, Emmalee, Tyler, Colby and Brayden

## Position Two – Area C (Two Nominees)

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### **W. REX CLONTS, JR.**

**Date of Birth:** July 06, 1949

**Place of Birth:** Orlando, Florida

**Age:** 68

**Home Address:** 6265 Lake Charm Circle, Oviedo, Florida 32765

**Business Address:** P.O. Box 622916, Oviedo, Florida 32762; Primary farm located in Oviedo, Florida

**Email:** wrclonts@yahoo.com

**Business Experience During Last Five Years:** Citrus grower with Clonts Groves, Inc. and Clonts Farms, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Clonts Groves, Inc.; Clonts Farms, Inc.; Clonts Ranch, Inc. and Clonts FLP

**Education:** Oviedo High School; University of South Florida BA

**Extent of Present Agricultural Operations:** 550 acres of oranges and tangerines; 3,900 acres of pasture and timber

**Accomplishments Relative to Agriculture and the Farm Credit System:** As a lifelong farmer with vegetables, citrus, pasture and timber, I have witnessed the ups and downs that are inevitable in agriculture. My accomplishments on the Board of this Association are best described as always keeping the interest of my fellow shareholders foremost and working with the other members of the Board to insure that the Association stays strong and true to its mission.

**Personal Statement:** Farm Credit has been more than just a source of financing for my farming operation; they are a partner who understands the unique needs of agriculture. I am proud of the accomplishments of Farm Credit of Central Florida during my tenure on the Board and would consider it an honor to continue serving my fellow shareholders.

**Business or Professional Experience:** 26 years in vegetable production, packing and marketing. 28 years in citrus production both fresh fruit and processed.

**Affiliations with Any Farm Organizations:** FFVA – Board of Directors; Seminole County Farm Bureau – Board of Directors, past President; Florida Citrus Mutual past Board of Directors

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** First Methodist Church Oviedo – Finance Committee, Trustee

**Spouse and/or Children:** Spouse - Denise; Children – Tracy Shelby

## **WILLIAM L. KLINGER**

**Date of Birth:** November 10, 1955

**Place of Birth:** Zainesville, Ohio

**Age:** 62

**Home Address:** 585 Mourning Dove Circle, Lake Mary, Florida 32746

**Business Address:** 16515 E. Davenport Road, Winter Garden, Florida 34787; Primary farm located in Winter Garden, Florida

**Email:** billk@brantleynurseries.com

**Business Experience During Last Five Years:** Treasurer of Brantley Farms, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Brantley Farms, Inc.

**Education:** Lyman High School; University of Central Florida BS BA Business Administration

**Extent of Present Agricultural Operations:** 900 acres of ornamental horticulture. Growers and shippers of ornamental plants to the Southeast market. Customer base including landscapers, wholesalers, nurseries, garden centers and municipalities.

**Accomplishments Relative to Agriculture and the Farm Credit System:** State President FNGLA 2004-2005; State Board Member FNGLA 2001-2006 / 1994-1995; Action Chapter FNGLA President 1994-1996; Batson Award Winner and Wendell Butler Award Winner FNGLA 2001

**Personal Statement:** I am looking forward to giving back to an organization that has helped my family and company while expanding my understanding of how other sectors of agriculture operate in our state.

**Business or Professional Experience:** 30+ years with Brantley Farms, Inc. - Treasurer

**Affiliations with Any Farm Organizations:** None

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

**Spouse and/or Children:** Spouse - Donna

## **Position Three – Area A** (One Nominee)

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### **JOHN S. LANGFORD**

**Date of Birth:** November 18, 1949

**Place of Birth:** Bartow, Florida

**Age:** 68

**Home Address:** 1250 Scottsland Drive, Lakeland, Florida 33813

**Business Address:** 1250 Scottsland Drive, Lakeland, Florida 33813; Primary farm located in Alturas, Florida

**Email:** johnslangford@gmail.com

**Business Experience During Last Five Years:** John Langford, Inc. – citrus grower; John Langford Reality, LLC – commercial citrus caretaking, AgFirst Farm Credit Bank – commercial banker

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Farm Credit System Audit Committee – Member; Lake Wales CGA - Director

**Education:** Bartow High School; Emory University BA History/Accounting; Harvard Business School MBA; Graduate School of Banking LSU

**Extent of Present Agricultural Operations:** Timber (planted pines); 250 acres; wildlife conservation and habitat development

**Accomplishments Relative to Agriculture and the Farm Credit System:** Agriculture - worked in citrus grove starting at age 11. Grew citrus in Polk, Highlands and Hardee counties, Operated commercial citrus caretaking business (Alturas Grove Service) for 32 years. Handled several million boxes of fruit as John Langford, Inc. Farm Credit – served on board of Farm Credit of Central Florida for 12 years, including as Chair of Audit Committee. Served AgFirst Farm Credit Bank as Director, Chair of Audit Committee, Vice Chair and Chair of Board. Presently serves as member of National System Audit Committee.

**Personal Statement:** Farm Credit of Central Florida is the reason my family's citrus operation didn't go under after the 1989 freeze. Farm Credit operates with a philosophy fundamentally different than commercial lenders. Farm Credit supports its borrowers through the highs but also the lows. My past service and any future service I might be honored to contribute is personal pay back as well as the desire to help other farmers.

**Business or Professional Experience:** Citrus grower – 57 years; Commercial Real Estate Broker – 39 years; founded and chaired Community Southern Bank 2006 – 2015; citrus caretaker and fruit handler

**Affiliations with Any Farm Organizations:** Polk County Farm Bureau – served as Treasurer for 8 years

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** First United Methodist Church, Lakeland, Florida

**Spouse and/or Children:** Spouse - Mary Kay, Children – William, John A and Lillian



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**2018 ANNUAL MEETING INFORMATION  
STATEMENT ENCLOSED**

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For information regarding the 2018 Farm Credit of Central Florida Annual Meeting, please contact Dawn Tuten, Corporate Secretary at 863-682-4117 or 1-800-533-2773.

If you plan to attend the luncheon, please call the Lakeland Administrative Office at 863-682-4117 or 1-800-533-2773 or RSVP by emailing [RSVP@FarmCreditCFL.com](mailto:RSVP@FarmCreditCFL.com). Please indicate if you prefer steak or chicken for your entrée selection.

**Please RSVP by Thursday, April 5, 2018.**