



**FARM CREDIT**  
OF CENTRAL FLORIDA

# 2020 ANNUAL MEETING INFORMATION STATEMENT

**The 2020 Annual Meeting will be held electronically  
on Thursday, August 6, 2020 at 9:00 a.m.**



IDA

FARM CREDIT OF CENTRAL FLORIDA, ACA  
2020 ANNUAL STOCKHOLDERS MEETING

VIA WEBINAR  
at 9:00 a.m. on August 6, 2020

July 20, 2020

Dear Stockholder:

The health and well-being of our staff and stockholders is our highest priority. Due to concerns related to the coronavirus (COVID-19), the 2020 Annual Meeting of the Stockholders of Farm Credit of Central Florida ("Annual Meeting") will be held electronically by webinar at 9:00a.m. on Thursday, August 6, 2020. In order to protect the safety of our stockholders, the Board of Directors of Farm Credit of Central Florida, ACA ("Association"), with the approval of the Farm Credit Administration, has decided that there will be no physical location for the Annual Meeting. We made this decision after careful discussion. We apologize for any inconvenience this may cause.

Stockholders are encouraged to participate in the Annual Meeting via webinar. The purpose of the Annual Meeting is to elect stockholder-elected directors and Nominating Committee members, review financial reports and transact any other necessary business.

Pre-registration will be required for participation in the webinar Annual Meeting. Instructions on how you can pre-register are located in the attached Annual Meeting Information Statement.

Rather than vote at the Annual Meeting, which has been our past practice, the election of the stockholder-elected directors and Nominating Committee members will take place following the Annual Meeting by ballot mailed to all eligible voting stockholders of record as of the close of business on May 31, 2020.

We appreciate your business and support and look forward to continuing to serve you during the coming years. We hope that the pandemic will pass as soon as possible, and we can meet again in-person.

Sincerely yours,

Reginald T. Holt  
President & Chief Executive Officer

## **2020 ANNUAL MEETING INFORMATION STATEMENT**

**2020 Annual Meeting will be held electronically**

**on Thursday, August 6, 2020 at 9:00 a.m.**

Due to concerns about the coronavirus (COVID-19), the 2020 Annual Meeting of the Stockholders of Farm Credit of Central Florida will be held electronically by webinar at 9:00 a.m. on Thursday, August 6, 2020 ("Annual Meeting"). There will be no physical location for the Annual Meeting.

Stockholders of Farm Credit of Central Florida, ACA ("Association") are encouraged to participate in the Annual Meeting via webinar. Pre-registration will be required for participation in the webinar Annual Meeting. During the pre-registration process, each stockholder will be given an access code to enter at the scheduled time of the Annual Meeting.

To pre-register for the Annual Meeting, please go to [www.farmcreditfl.com](http://www.farmcreditfl.com). The deadline to pre-register is 5:00 p.m. on August 3, 2020. If there are any questions about the pre-registration process, please contact Dawn Tuten, Corporate Secretary at 863-682-4117 or 1-800-533-2773.

Voting by mail has been authorized by the Board of Directors of the Association (the "Board"). 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 May 31, 2020.

The mail ballots will be tabulated by an independent CPA firm 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.farmcreditfl.com](http://www.farmcreditfl.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:

Stockholder-Elected Director Position	Nominating Area
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 member of the Nominating Committee.

During the mail ballot process following the Annual Meeting, the voting stockholders shall elect three (3) stockholder-elected directors designated as Position 7 in Nominating Area C, Position 8 in Nominating Area A, and Position 9 in Nominating Area B, as described above. The candidate receiving the largest number of votes for each position shall be declared elected to a term ending at the third annual meeting after being elected.

Nominees for each stockholder-elected director position have been selected by the 2020 Farm Credit of Central Florida nominating committee (Exhibit A). The nominees are identified together with disclosure and biographical information for each nominee (Exhibit C). During the webinar online Annual Meeting, additional nominations

from the floor will be accepted 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. The 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 75 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 75th birthday may complete such director’s then current term.

Each floor nominee must be present during the online webinar 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 2021 nominating committee have been selected by the 2020 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 online webinar Annual Meeting. After the announcement of the Nominating Committee's candidates for a Nominating Committee position, the chairman of the meeting or his 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 online webinar 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 May 31, 2020. As of that date, the number of voting stockholders entitled to vote is 1,016. The number of voting stockholders residing in or having farm operations headquartered in Area A (Polk, Osceola or Brevard County) is 212; Area B (Hillsborough, Pinellas, Pasco, Hernando, Sumter or Citrus County) is 402; Area C (Orange, Lake, Seminole or Volusia County) is 331. The number of voting stockholders residing outside of the defined areas is 71.

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 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
W. Rex Clonts, Jr. Chairman	Citrus and vegetable grower	71	1997	2021
Keith D. Mixon Vice-Chairman	Citrus grower	56	2012	2020
Daniel T. Aprile Director	Cattle operation	64	2019	2022
Robert M. Behr Director	Citrus grower	66	2019	2021
Jenny R. Black Director	Citrus grower	45	2014	2021
C. Dennis Carlton, Sr. Director	Cattle operation	68	2004	2022
William L. Klinger Director	Nursery operation	64	2019	2022
Randy L. Larson Director	Outside director	65	2017	2020
David A. Mereness Director	Outside director	64	2016	2022*
Randall E. Strode Director	Nursery operation	72	2016	2020
Ronald R. Wetherington Director	Strawberry grower	82	1993	2020**

\* David A. Mereness is the Board designated financial expert for 2019.

\*\* Ronald R. Wetherington has met the age qualification to serve and is not eligible to seek 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 2020 Annual Meeting Information Statement was mailed to all stockholders on July 20, 2020, 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 2020 Annual Meeting Information Statement are also available for inspection at all Association's locations including: 115 S. Missouri Avenue, Suite 400, Lakeland, Florida 33815; 57 East Third Street, Apopka, Florida 32703; 31050 Cortez Blvd., Brooksville, Florida 34602 and 2301 Thonotosassa Road, Plant City, Florida 33563.

## ANNUAL REPORT

The 2019 annual report was mailed to all stockholders on March 18, 2020. The 2019 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 2020 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: July 20, 2020**



W. Rex Clonts, Jr.  
Chairman of the Board



Reginald T. Holt  
President & Chief Executive Officer



Anne M. Sullivan  
Chief Financial Officer

**EXHIBIT A** (To the 2020 Annual Meeting Information Statement)**2020 FARM CREDIT OF CENTRAL FLORIDA NOMINATING COMMITTEE**

Member	County	City, State
Ronald E. Gainey (Chair)	Hillsborough	Plant City, Florida
Dean T. Evans	Polk	Auburndale, Florida
Laurence E. Swindle	Hillsborough	Dover, Florida

Alternate	County	City, State
Richard F. Hoffman	Lake	Montverde, Florida
Nathaniel H. Jameson	Sumter	Lake Panasoffkee, Florida

**EXHIBIT B** (To the 2020 Annual Meeting Information Statement)**2021 NOMINATING COMMITTEE CANDIDATES**

Member	County	City, State
H. Paul Bellinger	Orange	Apopka, Florida
Harold Ray Clark	Polk	Lakeland, Florida
Carl R. Grooms	Hillsborough	Plant City, Florida
Nathaniel H. Jameson	Sumter	Lake Panasoffkee, Florida
Brian L. Shoop	Hillsborough	Balm, Florida
Kyle R. Story	Polk	Lake Wales, Florida

**EXHIBIT C** (To the 2020 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).

**2020 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 SEVEN – Area C** (Orange, Lake, Seminole or Volusia Counties):

Name	County	City, State
Wayne A. Mercer	Lake	Mt. Dora, Florida
Randall E. Strobe	Lake	Tavares, Florida

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

Name	County	City, State
William C. Braswell	Polk	Auburndale, Florida
Keith D. Mixon	Polk	Winter Haven, Florida

**POSITION NINE – Area B** (Hillsborough, Pinellas, Pasco, Hernando, Sumter or Citrus Counties):

Name	County	City, State
Reed C. Fischbach	Hillsborough	Lithia, Florida
William A. Geiger, Jr.	Pinellas	St. Petersburg, Florida

## NOMINEES FOR BOARD OF DIRECTORS

### Position Seven – Area C (Two Nominees)

---

#### **WAYNE A. MERCER**

**Date of Birth:** July 24, 1957

**Place of Birth:** Brooklyn, New York

**Age:** 62

**Home Address:** 1781 Edgewater Drive, Mt. Dora, Florida 32757

**Business Address:** 6225 Sadler Road, Zellwood, Florida 32798; Primary farm located in Zellwood, Florida

**Email:** wayne@mercerbotanicals.com

**Business Experience During Last Five Years:** President of Mercer Botanicals, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Mercer Botanicals, Inc., wholesale tropical plant grower

**Education:** Portage Northern High School; Kalamazoo Valley Community College

**Extent of Present Agricultural Operations:** 1,000,000 square feet of covered greenhouse production growing indoor foliage for the wholesale market covering USA and Canada

**Accomplishments Relative to Agriculture and the Farm Credit System:** 30 years of business growth and success with over 20 loans of support from Farm Credit

**Personal Statement:** Farm Credit has been a partner with Mercer Botanicals, Inc. in our success for 30 years.

**Business or Professional Experience:** 10 year owner of private construction firm; 30 year owner of Mercer Botanicals, Inc.

**Affiliations with Any Farm Organizations:** None

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Advisory Committee at UF/IFAS Research Center; FNGLA member for 30 years; Member at Saint Patrick's Catholic Church

**Spouse and/or Children:** Spouse - Christine, Children - Jill, Matthew and Max

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

#### **RANDALL E. STRODE**

**Date of Birth:** May 2, 1948

**Place of Birth:** Streator, Illinois

**Age:** 72

**Home Address:** 29334 David Court, Tavares, Florida 32778

**Business Address:** 1728 Kelly Park Road, Apopka, Florida 32712; Primary farm located in Apopka, Florida

**Email:** randy@agrstarts.com

**Business Experience During Last Five Years:** Agri-Starts, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Farm Credit of Central Florida as Director since 2016

**Education:** Lostant Community High School; Illinois State University

**Extent of Present Agricultural Operations:** Agri-Starts is a plant tissue culture operation producing starter plants for the wholesale market. Currently operating three tissue culture labs with a fourth brand new 18,000 square foot lab opening in 2020. We have 4.5 acres of growing structures employing 120+ employees producing 10 million plugs including tropicals, natives, and specialty edible crops.

**Accomplishments Relative to Agriculture and the Farm Credit System:** Have managed and owned a plant tissue culture company for 37 years.

**Personal Statement:** I have served on Farm Credit's Board for roughly 3 years. It has been inspirational, educational and rewarding in many ways. I believe I can continue to contribute in a number of ways serving on the board.

**Business or Professional Experience:** Founder and Vice President of Agri-Starts, Inc. which I started in 1984. Florida Choice Bank - Past Director; First Green Bank - Past Director

**Affiliations with Any Farm Organizations:** FNGLA-Member; Florida Fruit and Vegetable Association-Past Director; Orange County Farm Bureau-Past Director

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** State Technical College for Ag Science; Green Skills Endowment; Orange County ESE Transitions Program

**Spouse and/or Children:** Children - Ty, Taylor and Cody

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 son.

## Position Eight – Area A (Two Nominees)

---

### **WILLIAM C. BRASWELL**

**Date of Birth:** August 13, 1957

**Place of Birth:** Bartow, Florida

**Age:** 62

**Home Address:** 762 Edison Road, Auburndale, Florida 33823

**Business Address:** 762 Edison Road, Auburndale, Florida 33823; Primary farm located in Auburndale, Florida

**Email:** wcbbraswell@hotmail.com

**Business Experience During Last Five Years:** Polkdale Farms, LLC; Berry Care LLC; Polk County Board of County Commissioners

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Polk County as County Commissioner; U.S. Highbush Blueberry Council as Florida Representative

**Education:** Bartow High School; University of Florida B.S. Agronomy

**Extent of Present Agricultural Operations:** 60 acre USDA certified organic blueberry farm; Berry Care consults on over 400 acres of blueberry production in Florida

**Accomplishments Relative to Agriculture and the Farm Credit System:** Successful blueberry farmer in a tough business. Took farming skills and created successful consulting business, Berry Care, LLC. Berry Care provides consulting and ancillary services to the Florida blueberry industry.

**Personal Statement:** Farm Credit of Central Florida has been integral in the success of our blueberry business. Whether it is a line of credit, business loan or crop insurance, each has played a part in keeping our business healthy and growing. I look forward to the opportunity to serve on their Board.

**Business or Professional Experience:** 20 year blueberry farmer, 3 years as County Commissioner, Retired from US Air Force; Retired from Delta Air Lines

**Affiliations with Any Farm Organizations:** Polk County Farm Bureau – Past Vice President; Florida Blueberry Growers Association – Past President; USDA Ag Technical Advisory Committee – Past Advisor

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

**Spouse and/or Children:** Spouse – Cathy, Children – Tyson

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

### **KEITH D. MIXON**

**Date of Birth:** November 24, 1963

**Place of Birth:** Jacksonville, Florida

**Age:** 56

**Home Address:** 2000 West Lake Hamilton Drive, Winter Haven, Florida 33881

**Business Address:** 2000 West Lake Hamilton Drive, Winter Haven, Florida 33881; Primary farm located in Winter Haven, Florida

**Email:** keithdmixon@gmail.com

**Business Experience During Last Five Years:** Self-employed farmer and consultant/advisor for various berry companies. MFF Operations, Inc., Always Fresh Farms, K4 Ranch and Dole Berry Company

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Florida Specialty Crop Foundation – Board Member; Always Fresh Farms – Interim CEO

**Education:** Winter Haven High School; Georgia Tech – BSEE; University of South Florida – MBA

**Extent of Present Agricultural Operations:** 230 acres of citrus including 60 acres of specialty fresh fruit grown in cups. 200 acres of timber and pasture with small cow/calf and hay operations

**Accomplishments Relative to Agriculture and the Farm Credit System:** Built Sunny Ridge Farm, an international berry company with production, distribution, marketing and packing throughout North and South America. Strong involvement in the blueberry council as well as Florida Fruit and Vegetable Association. Board Member of Farm Credit of Central Florida since 2012. Past Chair of Farm Credit of Central Florida's Audit Committee. Serves on the AgFirst Nominating Committee.

**Personal Statement:** Since 2012 it has been an honor and privilege to represent the Shareholders as a member of the Farm Credit of Central Florida Board of Directors. During this period the Board and Management Team have overcome amazing hurdles and built what I believe is one of the best Associations in the System. Focused on steady growth, efficiency, customer experience and Shareholder retains, I would be honored to serve another term.

**Business or Professional Experience:** MFF Operations, Inc. – Owner; K4 Ranch – Owner; Always Fresh Farm – Advisor & Interim CEO

**Affiliations with Any Farm Organizations:** FFVA – Member and Past Chair; US Highbush Blueberry – Member and past Board Member

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

**Spouse and/or Children:** Spouse – Marie, Children – Savannah, Julianna and Samuel

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 members are the nominee's brothers.

## Position Nine – Area B (Two Nominees)

---

### **REED C. FISCHBACH**

**Date of Birth:** May 13, 1980

**Place of Birth:** Tampa, Florida

**Age:** 40

**Home Address:** 11683 Browning Road, Lithia, Florida 33547

**Business Address:** 510 Vonderburg Drive, Suite 302, Brandon, Florida 33511; Primary farm located in Lithia, Florida

**Email:** reed@fischbachlandcompany.com

**Business Experience During Last Five Years:** Fischbach Land Company, LLC

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Henderson Family Office, Inc. – Property Manager; KMDGR Investments, LLC – Manager/Member; KMDGR Big Bend, LLC – Manager/Member; Highway 27 12 LLC – Manager/Member; KMDG Parsons, LLC – Manager/Member; HFO Development, LLC - Manager

**Education:** Bloomingdale High School; Auburn University and University of Florida

**Extent of Present Agricultural Operations:** 187 acre cattle, horse and hay operation

**Accomplishments Relative to Agriculture and the Farm Credit System:** The opportunity to own land and pursue agricultural opportunities has always been a vision and aspiration that I have pursued. Farm Credit helped this vision by giving me the loan to purchase my first piece of land in 2007. This was followed up several years later in helping finance the purchase of additional land that I consider to be my dream farm.

**Personal Statement:** I am passionate about helping agricultural operators and landowners pursue their personal and business goals. I have been involved professionally and personally with the team at Farm Credit of Central Florida and it would be an honor to help continue the mission of partnering with our communities.

**Business or Professional Experience:** Involved in the strawberry industry in regards to land sales, management and farm development

**Affiliations with Any Farm Organizations:** Relators Land Institute – Member; Florida Cattleman’s Association – Member; Florida Strawberry Growers Association – Member; Florida Fruit and Vegetable Association – Member; Florida Farm Bureau - Member

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Greater Tampa Realtors – Member; CCIM Institute – Member; Greater Brandon Chamber of Commerce - Member

**Spouse and/or Children:** Spouse - Kimberly, Children – Dylan and Wyatt

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

### **WILLIAM A. GEIGER, JR.**

**Date of Birth:** July 2, 1969

**Place of Birth:** St. Petersburg, Florida

**Age:** 51

**Home Address:** 2501 72nd Street N, St. Petersburg, Florida 33710

**Business Address:** 2501 72nd Street N, St. Petersburg, Florida 33710; Primary farm located in Dade City, Florida

**Email:** bgeiger000@aol.com

**Business Experience During Last Five Years:** Central Marine Service; Geiger Ranch

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

**Education:** Boca Ciega High School

**Extent of Present Agricultural Operations:** 1,000 acre cattle ranch

**Accomplishments Relative to Agriculture and the Farm Credit System:** None

**Personal Statement:** None

**Business or Professional Experience:** Central Marine – boat dealer and outboard distributor

**Affiliations with Any Farm Organizations:** None

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

**Spouse and/or Children:** None

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



Presorted  
First-Class Mail  
U.S. Postage  
**PAID**  
Columbia S.C.  
Permit 785

115 S Missouri Ave. | Ste. 400 | Lakeland, FL 33815

---

**2020 ANNUAL MEETING  
INFORMATION  
STATEMENT ENCLOSED**

---

**For information regarding the 2020 Farm Credit of Central Florida Annual Meeting, please contact Dawn Tuten, Corporate Secretary at 863-682-4117 or 1-800-533-2773.**