



2025 ANNUAL MEETING INFORMATION STATEMENT



FARM CREDIT

OF CENTRAL FLORIDA

FARM CREDIT OF CENTRAL FLORIDA, ACA

NOTICE OF THE 2025 ANNUAL STOCKHOLDERS MEETING

April 4, 2025

Dear Stockholder:

The Annual Stockholders' Meeting of Farm Credit of Central Florida will be held on April 23, 2025 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 23rd meeting to all eligible voting stockholders of record as of February 28, 2025. 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,

Reginald T. Holt
President & Chief Executive Officer

2025 ANNUAL MEETING INFORMATION STATEMENT

The Annual Stockholders' Meeting of Farm Credit of Central Florida will be held on April 23, 2025 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, 2025.

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).

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 4 in Nominating Area C, Position 5 in Nominating Area B, and Position 6 in Nominating Area B as described above. The candidate receiving the largest number of votes for each position shall be declared elected.

The members of the 2025 Nominating Committee are identified on Exhibit A. The bylaws of the Association provide for the 2025 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 2026 Nominating Committee.

The 2025 Nominating Committee sought to find at least two qualified and willing candidates for each of the three stockholder-elected director positions for election in 2025. The 2025 Nominating Committee reviewed the backgrounds, eligibility, attendance records and general performance of the incumbent directors. The 2025 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 nominees selected by the 2025 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 2026 nominating committee have been selected by the 2025 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, 2025. As of that date, the number of voting stockholders entitled to vote is 1,139. The number of voting stockholders residing in or having farm operations headquartered in Area A (Polk, Osceola or Brevard County) is 237; Area B (Hillsborough, Pinellas, Pasco, Hernando, Sumter or Citrus County) is 472; Area C (Orange, Lake, Seminole or Volusia County) is 352. The number of voting stockholders residing outside of the defined areas is 78.

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.

OTHER BUSINESS

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

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.

BOARD OF DIRECTORS				
Name & Position	Type(s) of Agriculture	Age	Year First Elected	Term of Office Expires
Randy L. Larson, Chair	Outside director	70	2016	2026
Daniel T. Aprile, Vice Chair	Cattle operation	68	2019	2025
Erin H. Archey, Director	Fruit and vegetable grower	44	2023	2026
Robert M. Behr, Director	Citrus grower	71	2022	2025
Jenny R. Black, Director	Citrus grower	50	2014	2027
C. Dennis Carlton, Jr., Director	Cattle operation and strawberry grower	40	2022	2025
Reed C. Fischbach, Director	Cattle operation	44	2020	2026
James P. McComas, Director	Nursey operation	62	2024	2027
David A. Mereness, Director	Outside director	68	2016	2025*
Keith D. Mixon, Director	Citrus grower	61	2012	2026
Timothy D. Schaal, Director	Citrus grower	44	2022	2027

* *David A. Mereness is the Board designated financial expert for 2024.*

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 2025 Annual Meeting Information Statement was mailed to all stockholders on April 4, 2025, and it was published on the Association's website (www.farmcreditfl.com) simultaneous with its mailing. It will be available on the Association's website for thirty days. Copies of the 2025 Annual Meeting Information Statement are also available for inspection at all Association's locations including: 204 E. Orange Street, Suite 200, Lakeland, Florida 33801; 3941 Britt Road, Mt. Dora, Florida 32757; 31050 Cortez Blvd., Brooksville, Florida 34602 and 2301 Thonotosassa Road, Plant City, Florida 33563.

ANNUAL REPORT

The 2024 annual report will be mailed to all stockholders under separate cover. The 2024 annual report is also available for viewing on the Association's website (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.

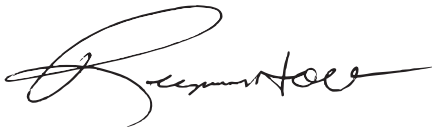
CERTIFICATION

The undersigned certify that we have reviewed the 2025 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 4, 2025



Randy L. Larson, Chair of the Board



Reginald T. Holt, President & Chief Executive Officer



Anne M. Sullivan, Chief Financial Officer

EXHIBIT A (To the 2025 Annual Meeting Information Statement)**2025 FARM CREDIT OF CENTRAL FLORIDA NOMINATING COMMITTEE**

Member	County	City, State
Harold Ray Clark (Chair)	Polk	Lakeland, Florida
Brian L. Shoop	Hillsborough	Balm, Florida
Kyle R. Story	Polk	Lake Wales, Florida

Alternate	County	City, State
Cody Strode	Orange	Orlando, Florida
H. Paul Bellinger	Orange	Apopka, Florida

EXHIBIT B (To the 2025 Annual Meeting Information Statement)**2026 NOMINATING COMMITTEE CANDIDATES**

Member	County	City, State
Madison B. Astin	Hillsborough	Plant City, Florida
Jamie S. Bell	Hillsborough	Plant City, Florida
Daniel L. Cline, Sr.	Polk	Polk City, Florida
Tommy G. Hubble	Hillsborough	Plant City, Florida
Brian L. Shoop	Hillsborough	Balm, Florida

EXHIBIT C (To the 2025 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).

**2025 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 FOUR – Area C (Orange, Lake, Seminole or Volusia Counties):

Name	County	City, State
Robert M. Behr	Volusia	New Smyrna Beach, Florida
David M. Hill	Orange	Apopka, Florida

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

Name	County	City, State
Daniel T. Aprile	Hillsborough	Temple Terrace, Florida
Ronnie E. Young	Hillsborough	Dover, Florida

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

Name	County	City, State
C. Dennis Carlton, Jr.	Hillsborough	Dover, Florida
Matthew J. Giddings	Hillsborough	Tampa, Florida

Nominees for Board of Directors

Position Four – Area C (Two Nominees)

Robert M. Behr **Date of Birth:** March 11, 1954 **Place of Birth:** Orlando, Florida **Age:** 71

Home Address: 424 Cedar Avenue, New Smyrna Beach, Florida 32169

Business Address: 424 Cedar Avenue, New Smyrna Beach, Florida 32169; Primary farm located in Alturas, Florida

Email: bsbehr@aol.com

Business Experience During Last Five Years: CEO of Citrus World, Inc. and its subsidiaries, World Citrus West, Inc., Florida's Natural Growers, Inc. (FNG), Florida's Natural Food Service Inc., Citrus World Services Inc. and Hickory Branch Corporation, a citrus growing, processing and marketing organization (retired from these roles December 31, 2022)

Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business: Past Director of CoBank, ACB; Director of Winter Haven Citrus Growers Association; Director of CUPS Co-Op, Inc.; Director of Florida's Natural Growers Foundation, Inc.

Education: B.S., University of Arizona (1976) and Ph.D. Agricultural Economics, University of Florida (1981)

Extent of Present Agricultural Operations: Owner-Operator CPI 3034, LLC and Behr Citrus Management, Inc., Florida citrus groves entities consisting of 225 acres

Accomplishments Relative to Agriculture and the Farm Credit System: I spent over 30 years as an executive within Florida's citrus industry and have actively promoted its wellbeing and long-term sustainable growth, pursuing value creating growth opportunities despite the HLB challenges and finding success. I have been actively involved in the Farm Credit System serving on the CoBank and Farm Credit of Central Florida boards spanning a period of ten years.

Personal Statement: I am seeking reelection as a Director for Farm Credit of Central Florida because of my strong commitment for its mission, providing reliable credit and financial services for farmers and ranchers throughout the rural communities of Central Florida. My Farm Credit experience, servicing as a CoBank Director and my 30+ years of citrus industry experience provide a unique Board perspective that can add to Farm Credit of Central Florida's mission-based efforts.

Business or Professional Experience: Former Florida Citrus Commissioner and Economics/Market Research Director for Florida Department of Citrus; former Economist for Chase Econometrics; former Manager Economics/Market Research for American Crystal Sugar; former Product Development Manager for Coffee, Sugar & Cocoa Exchange; former Director for New York Board of Trade; former Chairman of Juice Products Association; former Director of Florida Citrus Processor Association

Affiliations with Any Farm Organizations: Winter Haven Citrus Growers Association; CUPS Co-Op, Inc.

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

Spouse and/or Children: Spouse - Sarah, Children – Steven, David and Kevin

Farm Credit of Central Florida has loans outstanding to members of the nominee's immediate family and organizations with which he is affiliated. The family member is the nominee's wife and the organization is Behr Citrus Management, Inc.

David M. Hill **Date of Birth:** January 27, 1961 **Place of Birth:** Lakeland, Florida **Age:** 64

Home Address: 2820 Neil Road, Apopka, Florida 32703

Business Address: 16651 Schofield Road, Clermont, Florida 34714; Primary farm located in Apopka, Florida

Email: david@southernhillfarms.com

Business Experience During Last Five Years: Owner of Southern Hill Farms

Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business: Partner with H&A Farms, a berry packer and shipper

Education: Lake Brantly High School; Western Carolina University with BSBA

Extent of Present Agricultural Operations: Southern Hill Farms – 120 acres agritourism with commercial blueberry and strawberry operation; H&A Farms, blueberry packer and shipper – 80 acre blueberry farm & 120 acre of strawberry farm; Amber Brooke Farms Agritourism in Williston and Eustis, Florida

Accomplishments Relative to Agriculture and the Farm Credit System: N/A

Personal Statement: N/A

Business or Professional Experience: Farm Manager of Long Farms 1983 – 1998; Owner/President of Southern Hill Farms 1999 - present.

Affiliations with Any Farm Organizations: Board Member of Lake County Farm Bureau; past Chair and current Board Member of Florida Fruit and Vegetable Association; Round Table Fellow of Farm Foundation; Member of NAFDMA – North American Farmers' Direct Marketing Association

Affiliations with Any Organizations (e.g., business, professional, civic, church group): Journey Christian Church; Florida Blueberry Growers Association; Florida Strawberry Association; Florida Agritourism Association

Spouse and/or Children: Spouse – Lisa; Children – Rachael Criswell, David Michael Hill Jr., Kyle Hill

David M. Hill (cont.)

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 FIVE – Area B (Two Nominees)

Daniel T. Aprile

Date of Birth: April 15, 1956

Place of Birth: Tampa, Florida

Age: 68

Home Address: 7810 Hidden Island Lane, Temple Terrace, Florida 33617

Business Address: 17932 Cachet Isle, Tampa, Florida 33649; Primary farm located in Tampa, Florida

Email: daprile7810@gmail.com

Business Experience During Last Five Years: Manager of Golden A Cattle Company, LLC and Aprile Farms, Inc.

Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business: Shops at Ballantrae, LLC and D Aprile Properties, LLC leasing of commercial properties owned

Education: Hillsborough High School; University of South Florida BA in Business

Extent of Present Agricultural Operations: Cow/calf beef operations in Hillsborough and Pasco Counties; farm and timber land owned in Georgia leased for a pecan orchard, corn, cotton and peanuts; farm land owned in Hillsborough County leased for strawberry production

Accomplishments Relative to Agriculture and the Farm Credit System: Past President of Farm Bureau; served on Florida Cattleman's Board and Dairy Advisory Committee for Farm Bureau; served on the Farm Credit of Central Florida board since 2019

Personal Statement: I want to help the Farm Credit of Central Florida board with my current expertise and continue to develop my relationship with Farm Credit and other Central Florida members.

Business or Professional Experience: Owned/operated dairy; owner of commercial properties for lease; Member of IOC – Oversight Committee for road improvements in Hillsborough County

Affiliations with Any Farm Organizations: Past President of Farm Bureau; served on Florida Cattleman's Board and Dairy Advisory Committee for Farm Bureau

Affiliations with Any Organizations (e.g., business, professional, civic, church group): IOC – Oversight Committee for road improvements in Hillsborough County; Hillsborough County Agricultural Economic Development Council; Member of Corpus Christi Catholic Church

Spouse and/or Children: Spouse - Angela, Children – Daniel, Jason and Jennifer

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.

Ronnie E. Young

Date of Birth: November 9, 1957

Place of Birth: Plant City, Florida

Age: 67

Home Address: 14314 Walden Sheffield Road, Dover, Florida 33527

Business Address: 14506 Walden Sheffield Road, Dover, Florida 33527; Primary farm located in Dover, Florida

Email: r.young@berryboss.com

Business Experience During Last Five Years: Strawberry grower, broker and shipper with BBI Produce, Inc. as President and Three Star Farms, Inc. as President

Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business: Citizens Bank & Trust as Advisory Committee member; Florida Foundation Seed as Member and Florida Strawberry Growers Association as member and past President

Education: Plant City High School; Hillsborough County Community College – Associate Business Administration

Extent of Present Agricultural Operations: Producing strawberries on 670 acres; watermelons on 400+ acres; cantaloupes on 150 acres. Sales and cooling facility for all of the production on these acres.

Accomplishments Relative to Agriculture and the Farm Credit System: Past President of Florida Strawberry Growers Association; Past County Board Member of Florida Farm Bureau

Personal Statement: I grew up spending time on my grandfather's citrus, strawberry and vegetables farms. During my high school years we had cattle also. During my time in community college, I worked with family and began growing strawberries on a 7 acre block. At this time we also were in the hay and cattle business. While learning strawberries and slowly increasing acreage during the 1980s, I began working with Farm Credit. From that time Farm Credit has been instrumental in allowing us to expand our strawberry production to 670 acres. At this time we are also producing 150 acres of cantaloupes and 400+ acres of watermelons. I enjoy helping my granddaughters with their FFA and 4-H projects of ornamental plants, market steers and angus heifers, cows and a bull. I also enjoy spending time at the beach with family and friends.

Business or Professional Experience: Strawberry grower for 47 years

Affiliations with Any Farm Organizations: BBI Produce, Inc., Three Star Farms, Inc. Sydney Farms, Inc., Strawberry Ranch, Inc. and Strawberry Red Ranch, LLC

Ronnie E. Young (cont.)

Affiliations with Any Organizations (e.g., business, professional, civic, church group): Member and past President of Florida Strawberry Growers Association; Member and past County Board Member of Florida Farm Bureau.

Spouse and/or Children: Spouse – Pamela, Child – Adam, Kristen

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 wife, son and brother.

Position SIX – Area B (Two Nominees)

C. Dennis Carlton, Jr. **Date of Birth:** March 12, 1985 **Place of Birth:** Tampa, Florida **Age:** 40

Home Address: 4309 Moores Lake Road, Dover, Florida 33527

Business Address: 4143 Moores Lake Road, Dover, Florida 33527; Primary farm located in Dover, Florida

Email: dcarltonranch@gmail.com

Business Experience During Last Five Years: Cattleman; Owner/Operator of D Carlton, LLC a real estate holding company; Partner of Carlton & Carlton Ranches

Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business: Past President of Hillsborough County Farm Bureau; Board Member of Seffner Christian Academy

Education: Seffner Christian Academy; University of South Florida BA in Business Finance

Extent of Present Agricultural Operations: Cattle operations in six Central Florida counties and farm owner in Hillsborough County

Accomplishments Relative to Agriculture and the Farm Credit System: Hillsborough County Harvest Outstanding Young Farmer/Rancher award in 2019; Greater Plant City Chamber of Commerce Young Agriculturist of the Year in 2019; appointed to the Farm Credit of Central Florida Advisory Committee 2019

Personal Statement: Farm Credit of Central Florida has been an integral part of the success of my agricultural career. My experience servicing on the Board has been monumental in the understanding of the Farm Credit Association. I will be grateful to continue to serve as a Director of Farm Credit of Central Florida if elected. Thank you for your consideration.

Business or Professional Experience: Managing Member of D Carlton, LLC, 60 Jerry Smith LLC, D Carlton Jr/P Thomas Cattle LLC; Partner of Carlton & Carlton Ranches and Audubon Ranch; Real Estate License obtained in 2003

Affiliations with Any Farm Organizations: Hillsborough County Farm Bureau past President; Agriculture Economic Development Council Board Member; Agriculture and Green Advisory Committee SWFMD Board Member; Hillsborough County Cattleman's Association Member and Farm Credit of Central Florida Director

Affiliations with Any Organizations (e.g., business, professional, civic, church group): First Free Will Baptist Church of Tampa Member

Spouse and/or Children: Spouse – Sara Beth, Children – Anna Kate and Dennis Carlton III

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 wife, father, sister and brother-in-law. The organizations are D Carlton LLC, 60 Jerry Smith LLC, D Carlton Jr/P Thomas Cattle LLC, Audubon Ranch and Carlton & Carlton Ranches

Matthew J. Giddings **Date of Birth:** November 20, 1985 **Place of Birth:** Huntsville, Alabama **Age:** 39

Home Address: 514 Erie Avenue, Tampa, Florida 33606

Business Address: 3108 Central Drive, Plant City, Florida 33566; Primary farm located in Parrish, Florida

Email: matthew.giddings@alwaysfresh.com

Business Experience During Last Five Years: COO of Always Fresh, LLC

Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business: Florida Agripower Associations LLC as Managing Member; AFF Industrial Properties LLC as Managing Member; Waymat Florida Properties LLC as Managing Member

Education: Bishop Moore Catholic High School; Florida State University with BS in International Economics; Certificate from Thunderbird School of Global Management

Extent of Present Agricultural Operations: Always Fresh Farms LLC is a marketer of conventional and organic berries that provides operational support to local family farms as well as small farms throughout North and South America. We have one established facility in Plant City, which provides cold storage, pre-cooling and packing and are breaking ground for an additional facility in Parrish. Additionally, we have two farms in Parrish; one produces citrus and the other produces strawberries using a tabletop substrate hydroponic production system.

Accomplishments Relative to Agriculture and the Farm Credit System: I joined my father at Always Fresh Farms, a marketer of produce, 8 years ago. In that time, I believe we have succeeded in making a large, positive impact on the industry. This has been accomplished by making the most of the support and services offered by Farm Credit.

Matthew J. Giddings (cont.)

As a result of that support we have, in turn, served and supported family farms in the following ways: we provide resources to family farmers looking to continue their growth trajectory or plant their first roots; we provide operational support to farms and packers across North and South America, allowing them to compete in an increasing crowded space; by being proactively on the hunt for new berry genetics across the globe that we can delivery directly to family farms, giving opportunities to those not quite large enough to compete with the larger entities; and providing top-notch logistics services to our customer base. Additionally, we have been able to add two farms to our operations. We will begin construction of a new cooling facility on one of the farms this year. We are very excited to be able to expand our reach to new areas and provide our services and support to an entirely new community of family farms.

Personal Statement: I love the agriculture industry; it's been part of my family since before I was born and it's what will be a lifelong career for me. I have a great desire to ensure the family farm survives and thrives in today's challenging climate. With my industry experience, knowledge and skills, I have no doubt I would be a tremendous asset on the Farm Credit Board of Directors. For myself, I would appreciate the opportunity to view agribusiness from a different perspective and do what I can to contribute to its success.

Business or Professional Experience: As COO of Always Fresh Farms, I oversee and optimize operations. Over the course of my career, I have developed strong skills that allowed me to successfully manage grower relationships, supply chain operations, sales strategy and grocery store partnerships. As a result, this company has steadily and efficiently experienced profitable business growth year over year. Personally, my knowledge of the fresh produce industry and agribusiness has increased exponentially and I have gained a strong understanding of grower needs, logistics and retail partnerships.

Affiliations with Any Farm Organizations: Prize Fresh, LLC as Managing Member; AFFLS LLC d/b/a Rollin' Fresh Transport as Managing Member; AFF Pacific LLC as Managing Member; AFFTEC LLC as Managing Member; Rollin' Fresh Trucking LLC as Managing Member; Cannon Ball Trucking LLC as Managing Member; Rollin' Fresh Holdings LLC as Managing Member; AFF Holdings LLC as Managing Member; Waymat Holdings LLC as Managing Member; Duette Duo Farms LLC as Managing Member; Walker Road Farms LLC as Managing Member; Florida Hydros LLC as Managing Member; 44505 SR 62 LLC as Managing Member and MPM Trailers LLC as Managing Member.

Affiliations with Any Organizations (e.g., business, professional, civic, church group): Member of St. John's Episcopal Church; Member of Southeast Produce Council

Spouse and/or Children: Spouse – Ariel; Children – Madison, Parker and Matthew, Jr.

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 father.

For information regarding the 2025 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

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