



**FARM CREDIT**  
OF CENTRAL FLORIDA

# 2026 ANNUAL MEETING INFORMATION STATEMENT



# FARM CREDIT

OF CENTRAL FLORIDA

FARM CREDIT OF CENTRAL FLORIDA, ACA

## NOTICE OF THE 2026 ANNUAL STOCKHOLDERS MEETING

April 3, 2026

Dear Stockholder:

The Annual Stockholders' Meeting of Farm Credit of Central Florida will be held on April 22, 2026 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 22nd meeting to all eligible voting stockholders of record as of February 28, 2026. 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

## **2026 ANNUAL MEETING INFORMATION STATEMENT**

The Annual Stockholders' Meeting of Farm Credit of Central Florida will be held on April 22, 2026 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, 2026.

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

## **STOCKHOLDER-ELECTED DIRECTOR ELECTION**

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

<b><u>Stockholder-Elected Director Position</u></b>	<b><u>Nominating Area</u></b>
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 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.

The members of the 2026 Nominating Committee are identified on Exhibit A. The bylaws of the Association provide for the 2026 Nominating Committee to review lists of shareholders, ascertain the willingness of shareholders who are holders and joint holders of 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 2027 Nominating Committee.

The 2026 Nominating Committee sought to find at least two qualified and willing candidates for each of the three stockholder-elected director positions for election in 2026. The 2026 Nominating Committee reviewed the backgrounds, eligibility, attendance records and general performance of the incumbent directors. The 2026 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 2026 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 2027 nominating committee have been selected by the 2026 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, 2026. As of that date, the number of voting stockholders entitled to vote is 1,095. The number of voting stockholders residing in or having farm operations headquartered in Area A (Polk, Osceola or Brevard County) is 241; Area B (Hillsborough, Pinellas, Pasco, Hernando, Sumter or Citrus County) is 462; Area C (Orange, Lake, Seminole or Volusia County) is 316. The number of voting stockholders residing outside of the defined areas is 76.

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	71	2016	2026
Daniel T. Aprile, Vice Chair	Cattle operation	69	2019	2028
Erin H. Archey, Director	Fruit and vegetable grower	45	2023	2026
Robert M. Behr, Director	Citrus grower	72	2022	2028
Jenny R. Black, Director	Citrus grower	51	2014	2027
C. Dennis Carlton, Jr., Director	Cattle operation and strawberry grower	41	2022	2028
Reed C. Fischbach, Director	Cattle operation	45	2020	2026
James P. McComas, Director	Nursey operation	63	2024	2027
David A. Mereness, Director	Outside director	69	2016	2028*
Keith D. Mixon, Director	Citrus grower	62	2012	2026
Timothy D. Schaal, Director	Citrus grower	45	2022	2027

\* *David A. Mereness is the Board designated financial expert for 2025.*

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 2026 Annual Meeting Information Statement was mailed to all stockholders on April 3, 2026, 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 2026 Annual Meeting Information Statement are also available for inspection at all Association's locations including: 204 E. Orange Street, Suite 200, Lakeland, Florida 33801; 57 E. Third Street, Apopka, Florida 32703; 31050 Cortez Blvd., Brooksville, Florida 34602 and 2301 Thonotosassa Road, Plant City, Florida 33563.

## ANNUAL REPORT

The 2025 annual report will be mailed to all stockholders under separate cover. The 2025 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.

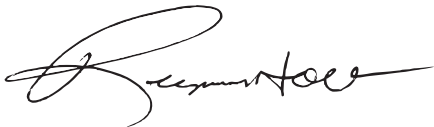
## CERTIFICATION

The undersigned certify that we have reviewed the 2026 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 3, 2026



Randy L. Larson, Chair of the Board



Reginald T. Holt, President & Chief Executive Officer



Anne M. Sullivan, Chief Financial Officer

**EXHIBIT A** (To the 2026 Annual Meeting Information Statement)**2026 FARM CREDIT OF CENTRAL FLORIDA NOMINATING COMMITTEE**

<b>Member</b>	<b>County</b>	<b>City, State</b>
Brian L. Shoop (Chair)	Hillsborough	Balm, Florida
Daniel L. Cline, Sr.	Polk	Polk City, Florida
Tommy G. Hubble	Hillsborough	Plant City, Florida

<b>Alternate</b>	<b>County</b>	<b>City, State</b>
Madison B. Astin	Hillsborough	Plant City, Florida
Jamie S. Bell	Hillsborough	Plant City, Florida

**EXHIBIT B** (To the 2026 Annual Meeting Information Statement)**2027 NOMINATING COMMITTEE CANDIDATES**

<b>Member</b>	<b>County</b>	<b>City, State</b>
Madison B. Astin	Hillsborough	Plant City, Florida
H. Paul Bellinger	Orange	Apopka, Florida
Harold Ray Clark	Polk	Lakeland, Florida
Daniel L. Cline, Sr.	Polk	Polk City, Florida
Tommy G. Hubble	Hillsborough	Plant City, Florida

**EXHIBIT C** (To the 2026 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).

**2026 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):**

<b>Name</b>	<b>County</b>	<b>City, State</b>
Erin H. Archey	Seminole	Oviedo, Florida
David W. Register	Volusia	Seville, Florida

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

<b>Name</b>	<b>County</b>	<b>City, State</b>
Keith D. Mixon	Polk	Winter Haven, Florida
Tony D. Wise	Polk	Frostproof, Florida

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

<b>Name</b>	<b>County</b>	<b>City, State</b>
Reed C. Fischbach	Hillsborough	Lithia, Florida
Lorena Gutierrez	Hillsborough	Plant City, Florida

## Nominees for Board of Directors

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

**Erin H. Archey**                      **Date of Birth:** September 16, 1980                      **Place of Birth:** Pahokee, FL                      **Age:** 45

**Home Address:** 1780 W. Chapman Road, Oviedo, Florida 32765

**Business Address:** 1200 Duda Trail, Oviedo, Florida 32762; Primary farm located in Oviedo, Florida

**Email:** erin.archey@duda.com

**Business Experience During Last Five Years:** Corporate Treasurer, Director of Credit and Cash Flow at A. Duda & Sons, Inc.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Board Member of Seminole County Farm Bureau; Trustee of St. Luke's Lutheran Church and School Foundation, Board Member of A. Duda & Sons, Inc.

**Education:** Oviedo High School; Florida State University – BS in Business Management; University of Florida – Master of Agribusiness; University of Florida – Master of Business Administration

**Extent of Present Agricultural Operations:** Over 45,000 acres owned or managed in several states across the country.

**Accomplishments Relative to Agriculture and the Farm Credit System:** During her tenure at DUDA, Mrs. Archey was appointed by Florida's Ag Commissioner, Adam Putnam, to serve on the Fresh from Florida Advisory Council and she has also served on the Dovera Community Development District Board. Mrs. Archey and her husband Clay received the Excellence in Agriculture Award in 2011 and went on to place in the top three finalist at American Farm Bureau. She was recognized by Produce Business for their 40 Under 40 Award. Mrs. Archey was the past chair of the Farm Credit of Central Florida Advisory Committee. She also serves as a member of the Ag First Farm Credit Plan Sponsor Committee. She is a graduate of the IFPA Leadership Class – Class 13 and graduate of Wedgworth Leadership Class IX. Mrs. Archey currently serves on the Farm Credit of Central Florida Board of Directors and is a member of their Compensation and Governance Committees.

**Personal Statement:** My desire to serve is driven by a deep appreciation for agriculture and for the vital role Farm Credit of Central Florida plays in supporting producers and rural communities. Having seen first-hand how the Farm Credit system helps families, businesses, and operations grow across generations, I feel the responsibility to give back through thoughtful, disciplined and member-focused board service.

**Business or Professional Experience:** Employed with A. Duda and Sons, Inc, in 2005, nearly 20 years of financial analysis, strategic planning and project management experience.

**Affiliations with Any Farm Organizations:** Served on Florida Young Farmers and Ranchers Leadership Committee. She currently serves on the Seminole Farm Bureau Board of Directors where she previously served as President. She is a graduate of the United Fresh Produce Association Leadership Program, Class 9 and a graduate of the Wedgworth Leadership Institute for Agriculture and Natural Resources. She has served on the Boards of Florida Agri-Women, Seminole County Young Republicans, the Central Florida Partnership Advisory Board and the FFA Foundation.

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Serves on the Duda Family Council and is currently the Treasurer of the St. Luke's Foundation at St. Luke's Lutheran Church and School.

**Spouse and/or Children:** Spouse – Clay; Children – Katherine-Elaine, Lillian-Grey and twins Margaret-Anne and Henry-Graham.

Farm Credit of Central Florida has loans outstanding to members of the nominee's immediate family or organizations with which she is affiliated. The organization is A. Duda & Sons, Inc. & Subsidiaries.

**David W. Register**                      **Date of Birth:** April 8, 1963                      **Place of Birth:** San Antonio, TX                      **Age:** 62

**Home Address:** 170 Register Ln, Seville, FL 32190

**Business Address:** 2184 US Hwy 17, Seville, FL 32190

**Email:** david@feritrust.com

**Business Experience During Last Five Years:** Executive VP at FernTrust Inc., Owner at David Register Ferneries

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Director Secretary at Central Florida Fern Co-op, Founding Board Member at the Florida Greens Farmers of Florida, Board Member representing SE US at the American Grown Flowers and Foliage, Director at the Volusia County Farm Bureau, Florida Farm Bureau Advisory Board For International Trade, Labor, Board President at the Seville Cemetery Association

**Education:** Taylor High School; University of Florida; Graduate of Wedgworth Leadership Institute at the University of Florida Class IX

**Extent of Present Agricultural Operations:** Executive Vice President at FernTrust with worldwide sales of 8 million+ Owner at David Register Ferneries and Cattle with sales of \$350K

**Accomplishments Relative to Agriculture and the Farm Credit System:** I started my own Farm and Cattle Company after graduating high school. I am one of the Founding Members and Key Employees of FernTrust, Inc. founded in 1986, key in building it into one of the top cut foliage companies in the world with customers across the United States and Canada

## David W. Register (cont.)

as well as Europe and the Middle East.

**Personal Statement:** I have always been a passionate advocate for agriculture at both local and national levels. I feel that this opportunity is a great match for both my experience and knowledge of what it takes to build a successful agricultural operation from the ground up. FernTrust and my personal farms have had to navigate under difficult circumstances over the last 30 years, from hurricanes to frost and everything in between. My Plan is to leave them both to the next generations for agriculture to continue to thrive in Florida. Farm Credit has played a big part in our success.

**Business or Professional Experience:** Executive Vice President of FernTrust, Inc. since 2003

**Affiliations with Any Farm Organizations:** Past President and current Director at Volusia County Farm Bureau, founding member and current director at Floral Greens Farmers of Florida, current Director Secretary at Central Florida Fern Co-Op, current Director for Southeast US at Certified America Grown Flowers & Foliage.

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Past Chairman of the Board, and current Member at Trinity UMC, past Board Member and current President at Seville Cemetery Association, past Secretary and current Board Member at the Seville Farm Family Association.

**Spouse and/or Children:** Spouse- Alison; Children – Victoria, Savannah, Christy, Lynn.

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

## Position Eight – Area A (Two Nominees)

**Keith D. Mixon**                      **Date of Birth:** November 24, 1963                      **Place of Birth:** Jacksonville, Florida                      **Age:** 62

**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 Alturas, Florida

**Email:** keithdmixon@gmail.com

**Business Experience During Last Five Years:** Self-employed farmer and former 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; Certus Core – Software Company, Board member

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

**Extent of Present Agricultural Operations:** Manage over 500 Acres of citrus, including 400 acres in CUPS Producing beautiful great tasting grapefruit and mandarins; 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 Board of Directors. My family recently built over 700 acres of citrus under screen protection and am now proud to grow beautiful great tasting Florida Citrus.

**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; 30-years of agriculture industry experience, specializing in berries and citrus.

**Affiliations with Any Farm Organizations:** N/A

**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 and organizations with which he is affiliated. The family member is the nominee's wife and brothers, and the organization is the nominee's employer.

**Tony D. Wise**                      **Date of Birth:** February 16, 1974                      **Place of Birth:** Avon Park, FL                      **Age:** 52

**Home Address:** 680 Keen Rd, Frostproof, FL 33843

**Business Address:** 930 CR 630 West, Frostproof, FL 33843

**Email:** tonywise74@gmail.com

**Business Experience During Last Five Years:** Southeast Farm Sales Manager at SEEDWAY, LLC

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Southern Seed Association as Vice President.

**Education:** Frostproof High School; Morehead State University; Valdosta State University

### Tony D. Wise (cont.)

**Extent of Present Agricultural Operations:** Seed Harvesting Business and Sales; Forage and Wildlife Seed Sales; Producing: Argentine Bahia Seed, Aeschynomene Seed, Pensacola Bahia Seed, Brown Top Millet Seed, Japanese Millet Seed, Alyce Clover Seed, Hairy Indigo Seed, and 401 Grain Rye Seed.

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

**Personal Statement:** I am seeking the opportunity to serve because I want to deepen my understanding of board governance and contribute to the organization's long-term success. I believe that I can offer a unique and valuable perspective, as I would be the only director representing the seed industry. While I may not be the most seasoned candidate in traditional areas. Although my work centers on the seed industry, my experience extends well beyond it. I work closely with Cattle ranchers and citrus growers as well. I am committed to learning and contributing as much as I can. I believe my diverse background and willingness to grow will make me a strong and effective member of the Board.

**Business or Professional Experience:** Seed sales, seed harvesting and production.

**Affiliations with Any Farm Organizations:** VP of the Southern Seed Association

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Southern Seed Association - VP

**Spouse and/or Children:** Spouse – Alexandra Wise

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

### Position Nine – Area B (Two Nominees)

**Reed C. Fischbach**                      **Date of Birth:** May 13, 1980                      **Place of Birth:** Tampa, Florida                      **Age:** 45

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

**Business Address:** 917 S. Parsons Avenue, Brandon, Florida 33511; Primary farm located in Lithia, Florida

**Email:** reed@fischbachlandcompany.com

**Business Experience During Last Five Years:** Fischbach Land Company, LLC, Fischbach Farms – Horses and Cattle.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** Manager / Member at KMDGR Big Bend, LLC, real estate investment; Manager / Member at Fischbach Farmland, LLC, real estate investment; Manger/Member at Circle F, LLC Summer Camp; Manager / Member at Fischbach Investments, LLC, real estate investment.

**Extent of Present Agricultural Operations:** 50 head of cattle/horses on 243 Acres within Lithia, Florida

**Accomplishments Relative to Agriculture and the Farm Credit System:** With more than two decades dedicated to agricultural real estate and rural land brokerage my career has been centered on strengthening the agricultural community. Within the Farm Credit System. I have gained experience by serving as a director for 6 years, serving on the LAC and nominating committee for AgFirst.

**Personal Statement:** I am passionate about serving our members /shareholders so that we can ensure that our Association centers strong for the next generation.

**Business or Professional Experience:** Own and operate Real Estate Brokerage focusing on sales of agricultural land. Own and operate a summer camp.

**Affiliations with Any Farm Organizations:** Realtors Land Institute – Member; Florida Cattleman's Association – Member; Florida Strawberry Growers Association – Member

**Affiliations with Any Organizations (e.g., business, professional, civic, church group):** Member at Suncoast Tampa Association of Realtors; Member at CCIM Institute

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

Farm Credit of Central Florida has loans outstanding to members of the nominee's immediate family. The family member is the nominee's father.

**Lorena Gutierrez**                      **Date of Birth:** December 22, 1976                      **Place of Birth:** Naples, FL                      **Age:** 49

**Home Address:** 3115 Wallace Branch Road, Plant City, FL 33565

**Business Address:** 3115 Wallace Branch Road, Plant City, FL 33565

**Email:** gutierrez.lorena.1222@gmail.com

**Business Experience During Last Five Years:** VP of Gutierrez Family Farms Corp.

**Business on Whose Board Nominee Serves or is Employed in Position of Authority & Nature of Business:** VP of Gutierrez Family Farms Corp.

**Education:** Plant City High School.

## **Lorena Gutierrez (cont.)**

**Extent of Present Agricultural Operations:** 480 Acres; strawberries, peppers, watermelon, cantaloupe, eggplant and squash

**Accomplishments Relative to Agriculture and the Farm Credit System:** Since we started our business in 1997 with one acre we have now expanded to 480 acres over the past 30 years. I have also served on the Farm Credit of Central Florida's Advisory Committee.

**Personal Statement:** Over the past three decades I have been deeply committed to the growth and sustainability of our agriculture community. This journey has given me firsthand experience with the challenges and opportunities facing producers today and it has strengthened my belief in our industry. I am seeking this position because I believe my background, experience and commitment to agriculture can contribute meaningfully to the Organizations future. I am dedicated to advocating for the needs of the members, supporting sustainable growth and making sure our industry remains strong for our next generation.

**Business or Professional Experience:** As VP of Gutierrez Family Farm Corp. I oversee day-to-day farm operations and office management.

**Affiliations with Any Farm Organizations:** N/A

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

**Spouse and/or Children:** Spouse – Elias; Children – Elias Jr., Miguel, Mariana, Jesus, Mateo.

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

**For information regarding the 2026 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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