



AGFIRST FARM CREDIT BANK 2013 ANNUAL MEETING INFORMATION STATEMENT

**The 2013 Annual Meeting will be held on July 15-16, 2013 at
The Grove Park Inn Resort, Asheville, North Carolina.**

*The business portion of the Annual Meeting will commence at 8:00AM on Monday, July 15,
and will conclude on Tuesday, July 16, at 12:00PM.*

The Grove Park Inn Resort
290 Macon Avenue, Asheville, North Carolina 28804

DIRECTOR ELECTIONS

Under the Bylaws of AgFirst Farm Credit Bank ("Bank" or "AgFirst"), there is one board seat open for election in Region One; two seats open for election in Region Two; one seat open for election in Region Three; and two At Large seats open for election.

AgFirst is strictly prohibited from distributing campaign material. The candidate information provided herein is for regulatory disclosure and educational purposes only.

NOMINATIONS

Nominees for each director position have been selected by the 2013/2014 AgFirst Farm Credit Bank nominating committee ([Exhibit A](#)). The nominees are identified on the attached [Exhibit C](#) to this Information Statement, together with disclosure/biographical information for each nominee.

OTHER NOMINATIONS

Bank bylaws and election procedures allow for additional stockholder nominations for director candidates on or before 7:30AM, July 15, 2013. Any such nomination should be forwarded to Maribeth Corbett, Corporate Secretary at 1401 Hampton Street, Columbia, SC 29201, or delivered to her prior to the date and time above. Any nominations must meet all director eligibility requirements and be accompanied by all required disclosures. Nominations will not be accepted from the floor once the Annual Meeting commences.

STOCKHOLDER VOTING RIGHTS

Voting for director positions will be held by mail ballot following the conclusion of the Annual Meeting. Ballots and candidate disclosures will be mailed no later than July 31, 2013. All eligible voting stockholders as of March 31, 2013 (the "Record Date"), are entitled to vote for all director positions. Each voting stockholder may cast one vote, which vote shall be weighted by the number of its voting stockholder member/borrowers as of the Record Date. In voting for director positions, stockholders shall be allowed to cumulate such votes and distribute them among the candidates in the stockholders' discretion. Ballots must be received by PricewaterhouseCoopers no later than noon on October 2, 2013. Return envelopes will be included with the ballots.

VOTING STOCKHOLDERS

As of the stockholder Record Date of March 31, 2013 the number of voting stockholders entitled to vote is nineteen. The weighted vote of each voting stockholder is set forth on the attached [Exhibit B](#).

DIRECTOR CANDIDATE FORUM

The AgFirst Farm Credit Bank Board ("Board") has approved a forum for director candidate interviews at the 2013 Annual Meeting, to be held on Tuesday, July 16, beginning at 7:30AM. The forum will provide the candidates an opportunity to answer a series of predetermined questions, as submitted by Bank stockholders. In addition, stockholders will be allowed to ask questions from the floor. Candidates may be available for additional stockholder interviews. Any additional interviews should be arranged between the individual candidates and the respective associations at their sole discretion.

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 Bank bylaws/policies and FCA regulations shall be mailed with election ballots to the voting stockholders.

OTHER BUSINESS

The agenda for the 2013 Annual Meeting has been provided to stockholders under separate cover. There are no other business matters to be discussed at the meeting upon which a stockholder vote will be required.

For additional information about the 2013 Annual Meeting, please contact Cori Brown at 1-800-845-1745, Ext. 2535.

BOARD OF DIRECTORS (Currently Serving)

Name & Position	Type(s) of Agriculture	Age	Year First Elected	Term of Office Expires
Robert H. Spiers, Jr., Chairman	Tobacco, corn, wheat and soybean operation.	68	2006	12-31-2013
Dale R. Hershey, Vice Chairman	Dairy operation. Corn, alfalfa, soybeans, barley, rye and hay.	65	2008	12-31-2015
Jack W. Bentley, Jr., Director	Dairy operation. Pasture, crops and timberland.	56	2010	12-31-2013
James C. Carter, Jr., Director	Beef cattle. Hay farm. Vegetable and fruit operation. Livestock mineral and supplement sales.	66	2011	12-31-2014
Bonnie V. Hancock, Director	Outside director.	52	2010	12-31-2013
Curtis R. Hancock, Jr., Director	Row crops including corn, wheat and soybeans.	67	2013	12-31-2016
Walter C. Hopkins, Sr., Director	Dairy and grain operation.	66	2013	12-31-2016
Paul M. House, Director	Dairy operation. Corn, soybeans, wheat, hay and turf grass.	64	2002	12-31-2015
William K. Jackson, Director	Corn and alfalfa. Dairy and bottling operation.	57	2013	12-31-2016
M. Wayne Lambertson, Director	Corn, soybeans, wheat. Broiler operation.	66	2002	12-31-2013*
John S. Langford, Director	Citrus grower.	63	2012	12-31-2015
S. Alan Marsh, Director	Row crops including cotton, soybeans, wheat and corn.	58	2010	12-31-2013
James L. May, Director	Heifer operation. Alfalfa hay, corn, soybeans and wheat.	63	2006	12-31-2013
Bobby E. McCollum, Jr., Director	Poultry operation. Cow-calf operation. Timber, hay, soybeans, wheat and corn.	63	2010	12-31-2013
James M. Norsworthy, III, Director	Cow-calf operation. Hay operation. Pine and hardwood timber.	63	2008	12-31-2015
Katherine A. Pace, Director	Outside director.	51	2006	12-31-2015**
Jimmy D. Poston, Director	Crops include corn, peanuts, soybeans, tobacco, strawberries, turf grass and timber.	58	2011	12-31-2014
Robert G. Sexton, Director	Citrus grower.	53	2013	12-31-2016***
Ellis W. Taylor, Director	Row crops including cotton, soybeans, wheat, corn and timber.	43	2012	12-31-2015****
William H. Voss, Director	Cattle operation. Timber operation. Production agriculture and agribusiness.	71	2007	12-31-2014

* M. Wayne Lambertson was not eligible to be re-nominated.

** Katherine A. Pace is the Board designated financial expert for 2013, and she serves on the Board Audit Committee.

*** Robert G. Sexton served on the Board previously from 2000 to 2011.

**** Ellis W. Taylor was appointed by the Board beginning December 1, 2012 to fulfill the unexpired term of a vacant seat.

No incumbent directors attended less than 75% of the total board meetings and/or any committee meetings on which he/she served during the fiscal year. Gary Alexander resigned from the Board on July 12, 2012. Ellis Taylor was appointed by the Board to fulfill the remainder of Mr. Alexander's unexpired term. No director resigned or declined to stand for re-election since the Bank's last Annual Meeting because of policy disagreements with the board.

MAILING DATE AND ONLINE AVAILABILITY OF ANNUAL MEETING INFORMATION STATEMENT

The 2013 Annual Meeting Information Statement was mailed to all shareholders on June 10, 2013, and it was published on AgFirst's website (www.agfirst.com) simultaneous with its mailing. It will be available on AgFirst's website for thirty days. Copies of the 2013 Annual Meeting Information Statement are also available for inspection at AgFirst Farm Credit Bank, 1401 Hampton Street, Columbia, SC 29201.

ANNUAL REPORT

The 2012 annual report has been mailed to stockholders under separate cover. The 2012 annual report was also made available for viewing on AgFirst's website (www.agfirst.com) when the report was submitted to the Farm Credit Administration within 75 days of year end. Stockholders should review the information contained in the report. You may also request a copy by contacting AgFirst Farm Credit Bank in Columbia, South Carolina.

CERTIFICATION

The undersigned certify that we have reviewed the 2013 Annual Meeting Information Statement of AgFirst Farm Credit Bank and that the report has been prepared in accordance with all applicable statutory or regulatory requirements, and that the information contained herein is true, accurate, and complete to the best of our knowledge and belief.

Dated June 10, 2013



Dale R. Hershey, Vice Chairman of the Board



Leon T. Amerson, President & Chief Executive Officer



Charl L. Butler, Chief Financial Officer

EXHIBIT A
(To the 2013 Annual Meeting Information Statement)

2013/2014 AGFIRST NOMINATING COMMITTEE

Eldridge T. Westbrook, AgCarolina Farm Credit, ACA
Paul W. McPherson, AgChoice Farm Credit, ACA, Chairman
Michael W. Stump, AG CREDIT, Agricultural Credit Association
George R. Reeves, AgGeorgia Farm Credit, ACA
Jerome G. Parker, AgSouth Farm Credit, ACA
William Dupree Atkinson, ArborOne Farm Credit, ACA
W. Jeffrey Simpson, Cape Fear Farm Credit, ACA
L. Kim Starnes, Carolina Farm Credit, ACA
Steve B. Downs, Central Kentucky Agricultural Credit Association
Frederick S. Richardson, Colonial Farm Credit, ACA
Ronald R. Wetherington, Farm Credit of Central Florida, ACA
Howard P. Bateman, Farm Credit of Florida, ACA
E. Richard Terry, Farm Credit of Northwest Florida, ACA
Barry W. Shelor, Farm Credit of the Virginias, ACA, Vice Chairman
Gaston L. Lanaux, III, First South Farm Credit, ACA
Gary L. Grossnickle, MidAtlantic Farm Credit, ACA
Robert G. Miller, Puerto Rico Farm Credit, ACA
Randall W. Heath, River Valley AgCredit, ACA
J. Clifford Dollar, Jr., Southwest Georgia Farm Credit, ACA

EXHIBIT B
(To the 2013 Annual Meeting Information Statement)
AgFirst Farm Credit Bank Voting Member Summary
(as of March 31, 2013)

AgCarolina Farm Credit, ACA	2,761
AgChoice Farm Credit, ACA	6,818
AG CREDIT, Agricultural Credit Association	5,142
AgGeorgia Farm Credit, ACA	3,869
AgSouth Farm Credit, ACA	6,625
ArborOne Farm Credit, ACA	1,132
Cape Fear Farm Credit, ACA	2,380
Carolina Farm Credit, ACA	7,549
Central Kentucky Agricultural Credit Association	2,010
Colonial Farm Credit, ACA	4,234
Farm Credit of Central Florida, ACA	766
Farm Credit of Florida, ACA	2,009
Farm Credit of Northwest Florida, ACA	805
Farm Credit of the Virginias, ACA	10,417
First South Farm Credit, ACA	5,259
MidAtlantic Farm Credit, ACA	9,666
Puerto Rico Farm Credit, ACA	394
River Valley AgCredit, ACA	3,301
Southwest Georgia Farm Credit, ACA	926
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	76,063

EXHIBIT C
(To the 2013 Annual Meeting Information Statement)
Director Candidates' Regulatory Disclosure and
Supplemental Educational Information

PLEASE TAKE NOTE -

Pursuant to FCA regulations, AgFirst must remain impartial in all bank director elections and can neither endorse nor oppose any candidate. The information contained herein is for regulatory disclosure and educational purposes only. AgFirst 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).

**2013 Slate of Nominees to the
AgFirst Farm Credit Bank Board of Directors,
as submitted by the AgFirst Nominating Committee:**

REGION ONE (Alabama, Florida, Georgia, Louisiana and Mississippi):

<u>Name</u>	<u>State/Association</u>
S. Alan Marsh	Alabama, First South Farm Credit, ACA
J. Dan Raines, Jr.	Georgia, AgGeorgia Farm Credit, ACA

REGION TWO (Kentucky, North Carolina, South Carolina, Tennessee, Virginia and West Virginia):

SEAT NUMBER ONE -

<u>Name</u>	<u>State/Association</u>
William J. Franklin, Jr.	Virginia, Farm Credit of the Virginias, ACA
James L. May	Kentucky, Central Kentucky Agricultural Credit Association

SEAT NUMBER TWO -

<u>Name</u>	<u>State/Association</u>
Bobby E. McCollum, Jr.	North Carolina, Carolina Farm Credit, ACA
Robert H. Spiers, Jr.	Virginia, Colonial Farm Credit, ACA

REGION THREE (Delaware, Maryland, Ohio, Pennsylvania and Puerto Rico):

<u>Name</u>	<u>State/Association</u>
Deborah L. Johlin-Bach	Ohio, AG CREDIT, ACA
Fred R. Moore, Jr.	Maryland, MidAtlantic Farm Credit, ACA

AT LARGE - (All States in the AgFirst District):

SEAT NUMBER ONE -

<u>Name</u>	<u>State/Association</u>
Jack W. Bentley, Jr.	Georgia, AgGeorgia Farm Credit, ACA
S. Jerry Layman	Ohio, AG CREDIT, ACA

SEAT NUMBER TWO -

<u>Name</u>	<u>State/Association</u>
Donald G. Cotner	Pennsylvania, AgChoice Farm Credit, ACA
Thomas E. Porter, Jr.	North Carolina, Carolina Farm Credit, ACA

REGION ONE, DIRECTOR CANDIDATE ONE



S. ALAN MARSH Alabama - First South Farm Credit, ACA

"It's an honor to serve First South Farm Credit. I want to be of service to farmers and ranchers throughout the district. I'm deeply concerned about farm loans and the struggles of the American farmer. Staying in touch with agriculture and working with farmers can strengthen and promote our credit system for the future generations. Working in an occupation that shelters, clothes and feeds the world around us - is truly a blessing."

Resident of the AgFirst District for 24 Years

Date of Birth: September 27, 1954 **Place of Birth:** Decatur, Alabama **Age:** 59

Business Address: 2349 S.W. Rockhouse Road, Madison, Alabama 35756

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - manager, Marsh Farms.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: First South Farm Credit - director, agricultural finance and lending. AgFirst Farm Credit Bank - director, agricultural finance and lending. Marsh Farms - manager, row crop operation. South Limestone Co-Op Gin - director, cotton ginning. Limestone Co. Farmers Federation - director, promotes agricultural commodities for farmers and ranchers.

Education (including Special Courses and/or Certifications): Tanner High School. Stratford Career Institute, Business Management Certification. Business & Marketing - Director Training.

Extent of Present Agricultural Operations: 2,600 acre row crop operation. Cotton - 324 acres. Wheat - 1,025 acres (double cropping with soybeans). Soybeans - 850 acres. Corn - 200 acres.

Accomplishments Relative to Agriculture and the Farm Credit System: The Farm Credit System has enabled me to purchase land, expand irrigation and sufficiently meet landlords' terms. Through the years they assisted me as I increased my acreage by 40%. Many risks are taken when buying equipment and trying new techniques. I consider Farm Credit a "support system" that has helped me research and make successful decisions.

Business or Professional Experience: In 1977 I applied for my first farm loan with First South. In 1980 Marsh Farms was established. After the sudden death of my father - many changes had to be made. In 1986 with the support of Farm Credit - Marsh Farms became a partnership.

Affiliations With Any Farm Organizations: South Limestone Co-op Gin. Limestone County Farmers Federation. Alabama Cotton Commission. National Cotton Council. Cotton Incorporated. Staplecotn Association. Cattlemen Association.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Belmor Baptist Church.

Spouse and/or Children: Spouse - Patty. Children - Son, Austin and family. Daughter, Peyton and family.

REGION ONE, DIRECTOR CANDIDATE TWO



J. DAN RAINES, JR. Georgia - AgGeorgia Farm Credit, ACA

"The AgFirst District has seen the best of times with low interest rates, high cattle prices and crop prices. We could see lower commodity prices in the future. I also believe interest rates will begin to rise in the future. I feel that my experience in production agriculture as well as my service on several agricultural financial boards will help make me a better director for AgFirst during potentially trying times ahead."

Resident of the AgFirst District for 50 Years

Date of Birth: February 22, 1944

Place of Birth: Macon, Georgia

Age: 69

Business Address: Post Office Box 606, Ashburn, Georgia 31714

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - self-employed, Dan Raines' Farms. Former owner of Aarons franchise (the business was transferred to Mr. Raines' sons).

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: AgGeorgia Farm Credit, ACA - director, agricultural finance and lending. Federal Agricultural Mortgage Corporation (Farmer Mac) - director, secondary mortgage for agriculture. Raines Commercial Group, Inc. - president, general bookkeeping, payroll, A/R and A/P for a small group of businesses. Dan Raines' Farms - owner/operator, production agriculture, cattle, timber and irrigated farm land.

Education (including Special Courses and/or Certifications): Turner County High School. University of Georgia, BBA.

Extent of Present Agricultural Operations: Beef cattle - Angus, Row Crop and Pine Timber. 1600 acres of timber and irrigated row crop land.

Accomplishments Relative to Agriculture and the Farm Credit System: Serves as director of AgGeorgia Farm Credit, ACA, and Federal Agricultural Mortgage Corporation. Previously served as director of AgFirst Farm Credit Bank. On these Boards, I served on various committees chairing several of them, i.e.: Credit, Compensation, Audit and Public Policy, Marketing and Corporate Governance. Also served as Chairman of AgGeorgia, ACA and AgFirst Farm Credit Bank Board.

Business or Professional Experience: Established a fresh vegetable processing business in Turner County, Georgia with shipments over entire U.S. and Canada. Approximately 40% of sales were export trade. Started an Aarons franchise in Arkansas with expansion to 13 stores. Now owned and operated by sons, John and Mitch Raines. Served as President of local chamber of commerce and two separate local economic development organizations.

Affiliations With Any Farm Organizations: Georgia Cattlemen's. Turner County Cattlemen's. Georgia Farm Bureau. Turner County Farm Bureau. National Cattle Beef Association.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): First Baptist Church, Ashburn, Georgia, Church Moderator.

Spouse and/or Children: Spouse - Ruth. Children - John Raines and Mitch Raines.

REGION TWO, SEAT NUMBER ONE - DIRECTOR CANDIDATE ONE



WILLIAM J. FRANKLIN, JR. Virginia - Farm Credit of the Virginias, ACA

"All of my accomplishments have been made possible by my relationship with Farm Credit which began in 1984. I have been blessed to operate a 100(+) cow/calf unit on the family farm and manage Scott County Telephone Cooperative where I have acquired about \$41,000,000 in grants for network upgrades. The monies borrowed and the skill sets I acquired from Farm Credit made these accomplishments a reality. Serving on the AgFirst Board would be an honor and privilege."

Lifetime Resident of the AgFirst District

Date of Birth: January 31, 1957

Place of Birth: Kingsport, Tennessee

Age: 56

Business Address: Post Office Box 487, Gate City, Virginia 24251

Business Experience/Principal Occupation/Employment in Last 5 Years: Chief Executive Officer - Scott County Telephone Cooperative, Inc.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Farm Credit of the Virginias - director, agricultural finance and lending. Franklin Farms - owner/operator, cow/calf operation. Scott County Cattle Association - vice president, promotes local livestock sales. IRIS - director, telecommunications company. Carolina-Virginias Telephone Membership Association - director, trade association for telephone cooperatives in VA, NC, and WV. TECO - director, PAC organization for the National Telephone Cooperative Association.

Education (including Special Courses and/or Certifications): Rye Cove High School. Virginia Tech, Bachelor of Science Degree in Agriculture Education. Attended numerous Farm Credit and Leadership Institute courses.

Extent of Present Agricultural Operations: Operate a 700 (+) acre farm with a 100(+) cow/calf unit. Cut 150(+) acres of hay. Raise 30(+) acres of corn. Sell herd bulls and mixed bred heifers from my 50 registered Angus cows. Sell feeder calves from my non-registered cow herd.

Accomplishments Relative to Agriculture and the Farm Credit System: I am a third generation farmer and former FFA State Farmer. I have an Agriculture degree from Virginia Tech. I am a board member of the Scott County Cattle Association. I have earned the USDA's Best Farm Management Practices two years in a row. I have been a Farm Credit board member for 18 years. I've served as Chairman of the Board, as well as serving on the Executive, Governance, Risk Management, Audit and CAP/Legislative Committees.

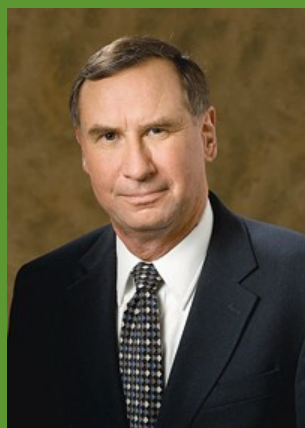
Business or Professional Experience: Mr. Franklin has provided a copy of his resume as part of his candidate disclosure documentation.

Affiliations With Any Farm Organizations: Scott County Cattle Association. Scott County Farm Bureau. Scott Farmers Co-op. Hancock County Co-op. Southwest Ag Association. Soil Conservation Service/USDA.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Thomas Village Baptist Church. Rye Cove Optimist Club. National Wild Turkey Association. Scott County White Tail Association.

Spouse and/or Children: Children - Kelly Franklin Hood and John Franklin.

REGION TWO, SEAT NUMBER ONE - DIRECTOR CANDIDATE TWO



JAMES L. MAY Kentucky - Central Kentucky Agricultural Credit Association

"The Farm Credit mission has been a big part of my life. I want to preserve the values that shaped the System into a customer-owned organization dedicated to helping improve the lives of rural communities. Having served as an employee, borrower, Association and District Board Member has given me insight and experience to ensure that Farm Credit carries out its mission into the future. A successful Farm Credit System is vital for future generations."

Lifetime Resident of the AgFirst District

Date of Birth: October 10, 1949

Place of Birth: Lexington, Kentucky

Age: 63

Business Address: 2000 KY Highway 643, Waynesburg, Kentucky 40489

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - owner/operator, Mayhaven Farms, LLC.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business:

Central Kentucky Agricultural Credit Association- director, agricultural finance and lending. AgFirst Farm Credit Bank - director, agricultural finance and lending. Mayhaven Farm, LLC - owner/operator, seed, cattle and grain operation. Lincoln County Farm Bureau - director, agricultural organization. Lincoln County Extension Council - director, agricultural organization. IARP Retirement Trust Committee - director, agricultural organization.

Education (including Special Courses and/or Certifications): Liberty High School. University of Kentucky, B.S. in Agriculture.

Extent of Present Agricultural Operations: My wife, Mary, and I own and operate 960 acres (660 owned and 300 leased acres) where we maintain a 150 head beef cow program along with a 200 head backgrounding feeder cattle program. We also raise 200 acres of corn, 250 acres of soybeans, 100 acres of wheat and 100 acres of alfalfa for retail hay sales.

Accomplishments Relative to Agriculture and the Farm Credit System: Central Kentucky Ag Credit - loan officer, credit supervisor, vice president - credit, acting COO. Central Kentucky Ag Credit - board vice chairman and board chairman. AgFirst Farm Credit Bank - board member, credit committee chairman, and governance committee chairman. Independent Associations Retirement Plan - trust committee member.

Business or Professional Experience: Currently own and operate Mayhaven Farm Seed Sales, an "on-farm" agricultural seed outlet.

Affiliations With Any Farm Organizations: Lincoln County Farm Bureau. Lincoln County Cattlemen's Association. Lincoln County Fair Board. Lincoln County Extension Council. Kentucky Corn Growers Association. Kentucky Cattlemen's Association.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Pleasant View Baptist Church, deacon.

Spouse and/or Children: Spouse - Mary. Children - Emily and Allison.

REGION TWO, SEAT NUMBER TWO - DIRECTOR CANDIDATE ONE



BOBBY E. MCCOLLUM, JR. North Carolina - Carolina Farm Credit, ACA

"AgFirst continues to be well-managed and meeting its challenges proactively. Our associations benefit from the many earnings engines of the Bank and the services it provides. The Bank's model serves our members well and I am thankful to have had the privilege of serving as a director the past four years. If allowed another term my decisions will continue to be what I feel are in the best interest of our customer-owners."

Lifetime Resident of the AgFirst District

Date of Birth: November 28, 1949

Place of Birth: Albemarle, North Carolina

Age: 63

Business Address: 422 Cedar Grove Church Road, Polkton, North Carolina 28135

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - manager/owner, McCollum Farms.
Independent Insurance Agent - Johnson Insurance Services.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: McCollum Farms - business manager/owner, poultry, cattle, hay, timber and row crop operation. AgFirst Farm Credit Bank - director, agricultural finance and lending. Anson County Board Equalization and Review - member, county service. Anson County Planning Board - member, county service.

Education (including Special Courses and/or Certifications): Anson High School. Agents Choice Insurance, Property and Casualty License. Attended numerous Leadership Institutes, director conferences and director development programs.

Extent of Present Agricultural Operations: 750,000 heavy broilers - annually; 125 commercial brood cows; hay; poultry litter spreading service; timber; and row crops.

Accomplishments Relative to Agriculture and the Farm Credit System: Recipient - Pilgrim's Pride 2000 Environmental Award; 2010 Woodmen of the World Environmental Award. Participated in FCS Horizon Project. Served on FCC Leadership Institute Planning Committee; AgFirst District Advisory Council; Association Director 17 years; Served on Audit, Compensation, Governance and Risk Committees.

Business or Professional Experience: Worked in sales after high school. Then started a logging operation and turkey farm. Phased out the logging operation and began to grow the poultry side. In 1998 converted to broilers, continued to expand into cattle, hay, row crops and timber. Also became a licensed property and casualty insurance agent specializing in farm insurance.

Affiliations With Any Farm Organizations: Anson County Cattlemen's Association. NC Farm Bureau Federation. Anson County Voluntary Ag-District.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Hopewell United Methodist Church, trustee chairman. Anson County Little League Baseball.

Spouse and/or Children: Spouse - Pam. Children - Geneca Spivey. Stacy McCollum (deceased).

REGION TWO, SEAT NUMBER TWO - DIRECTOR CANDIDATE TWO



ROBERT H. SPIERS, JR. Virginia - Colonial Farm Credit, ACA

"I have made serving in organizations that benefit and promote the industry of agriculture a priority since I began farming in 1974. I will use my education, my business experience, and my knowledge gained over the years from my fellow farmers to set policy which would keep AgFirst both financially sound and service-oriented."

Resident of AgFirst District for 39 Years

Date of Birth: May 12, 1945

Place of Birth: Petersburg, Virginia

Age: 68

Business Address: 21018 Double Branch Road, Stony Creek, Virginia 23882

Business Experience/Principal Occupation/Employment in Last 5 Years: Row Crop Farmer - manager, Spiers Farm, LLC.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Colonial Farm Credit, ACA - director, agricultural finance and lending. AgFirst Farm Credit Bank - director, agricultural finance and lending. National Farm Credit Council - director, trade organization for the Farm Credit System. AgFirst Farm Credit Council - director, trade organization for the AgFirst District. Tobacco Associations, Inc. - director, promote export of US tobacco. Virginia Tobacco Board - director, overseer of VA Tobacco check-off fund. Dinwiddie Farm Bureau - director, promote agriculture in Dinwiddie County. Virginia Ag PAC Board - director, lobbying on behalf of VA Farm Bureau. Virginia Tobacco Indemnification Commission - director, promote industry in Virginia.

Education (including Special Courses and/or Certifications): Stony Creek High School. Virginia Polytechnic Institute, BS Agriculture Economics. Numerous training courses presented by the Farm Credit system and Farm Bureau.

Extent of Present Agricultural Operations: My farming operation, Spiers Farm, LLC and my son's farming operation, Double Branch Farms, LLC, have a farming alliance as a succession plan. Together we operate a row crop farm on 1400 acres of owned and rented land. Our principle crops are tobacco, soybeans, corn, milo, wheat and timber.

Accomplishments Relative to Agriculture and the Farm Credit System: I have had the honor of being nominated by Virginia Farm Bureau and appointed by the Governor to serve on a number of State Agricultural Boards. During my tenure as a Farm Credit Director, I have had the privilege to serve at the Association, District and National levels in various jobs and roles.

Business or Professional Experience: No information provided.

Affiliations With Any Farm Organizations: Appomattox River Soil and Water, associate director. Dinwiddie FSA Committee.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Concord United Methodist Church, chair of trustees. Old Hickory Volunteer Fire Department. Old Hickory Hunt Club.

Spouse and/or Children: Spouse - Faye. Children - Mark (Betty) and Neal (Crystal). Four grandsons: Adam, Hunter, Austin and Tyler.

REGION THREE, DIRECTOR CANDIDATE ONE

DEBORAH L. JOHLIN-BACH Ohio - AG CREDIT, ACA



"I have worked in careers that attract 1% of the population: military service and fulltime farming. This has never intimidated me, but inspired me to work harder. I have uncompromising morals, ethics and values - they are the essence of who I am! I enjoy serving my cooperative and delight in the interaction. My family supports me and I would be grateful to bring my life experience and perspectives to any challenge I face."

Lifetime Resident of the AgFirst District

Date of Birth: October 13, 1956

Place of Birth: Toledo, Ohio

Age: 56

Business Address: 3763 County Road 70, Elmore, Ohio 43416

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - owner/operator of Pine Wolf Farm.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: AG CREDIT - director, agricultural finance and lending. Woodmore FFA Alumni Association - director, support local FFA Chapter and FFA members. Pine Wolf Farm - owner/operator, grain farm and beef operation.

Education (including Special Courses and/or Certifications): Woodmore High School. University of Toledo, BS in Criminal Justice. United States Army, Officer Basic Course. United States Army, Officer Advance Course. AgFirst Training - Director Orientation; Compensation Committee. FCS Director Development Program: Capitalizing on Strength & Partners in Progress.

Extent of Present Agricultural Operations: Our farming operation is a family business. Both my husband and I come from a long line of farmers, and I am proud to be a 5th generation steward of the soil. Our 1,076 acre operation is 403 owned and 673 rented. We are predominately grain farmers, growing corn, soybeans, wheat and spelts. We purchase locally raised calves, and finish them out for custom freezer beef. We raise the hay for these animals. A small flock of layer hens completes our livestock, and I sell eggs to area families. The tillage practices vary by soil type, and include: conventional, no-till, and sustainable. Conservation is a priority, and we work with our local SWCD and state DNR to incorporate subsurface drainage; surface water filter strips; quail habitat buffers; woodlot management; and cover crop regenerative practices.

Accomplishments Relative to Agriculture and the Farm Credit System: Following the sound advice of my father and the positive experience he had with the local land bank and PCA, I introduced my husband to the Farm Credit System. Consolidating our operations after our marriage, we began our relationship with AG CREDIT, ACA. Through their help our operation has grown and modernizes. My gratitude to AG CREDIT sparked my desire to give back to the organization that helped us so much! Since my election to their board of directors, I have served on the Credit, Governance and Operations committees, and continue to volunteer for additional assignments.

Business or Professional Experience: The U.S. Army was my first employer following college. For 8 1/2 years, I managed millions of dollars of supply and petroleum inventory. I handled personnel issues; worked effectively with a diverse workforce; skillfully navigated their immense hierarchy; but always adhered to the Army's principles: "Duty, Honor and Country." My time with Coca-Cola, Foods Division, afforded me the opportunity to supervise the daily operation of the fresh juice production line. I surpassed previous production levels - by training my personnel to work as a team for the good of the company.

Affiliations With Any Farm Organizations: Luckey Farmers Cooperative. Mid America Cooperative Council. OH Farm Bureau. OH Corn and Wheat Growers. OH Soybean Growers.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Sandusky County SWCD. St. Paul Trinity United Methodist Church.

Spouse and/or Children: Spouse - Gary W. Bach. Children - Katherine & Brandon Rutkowski; Tonya & Larry Young; Brian & Aimee Bach.

REGION THREE, DIRECTOR CANDIDATE TWO



FRED R. MOORE, JR. Maryland - MidAtlantic Farm Credit, ACA

"Soon after my election to the Marva board, it became apparent to me how important a role the board played in the management of the organization. During my tenure as director, AgFirst and MidAtlantic were formed and as board chairman I played a key role in the merger of MidAtlantic and Valley. I have always been proud of the well managed organization at AgFirst and would like to be part of that team."

Lifetime Resident of the AgFirst District

Date of Birth: August 16, 1952

Place of Birth: Salisbury, Maryland

Age: 60

Business Address: 25361 Collins Wharf Road, Eden, Maryland 21822

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - president, Fred R. Moore & Son, Inc.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: MidAtlantic Farm Credit - director, agricultural finance and lending. Fred R. Moore & Son, Inc., d/b/a Collins Wharf Sod - president, turf and grain operation. Wicomico County Soil Conservation - director, agriculture service. Wicomico County Farm Bureau - director, agriculture service. F & E Properties, LLC - Partner, rental business.

Education (including Special Courses and/or Certifications): Wicomico High School. University of Maryland Eastern Shore, BS.

Extent of Present Agricultural Operations: 650 acres producing sod (turf), corn, soybeans and wheat

Accomplishments Relative to Agriculture and the Farm Credit System: Past: MidAtlantic Farm Credit Board Chairman. Past: Executive Committee Member and Chairman. Past: HR Committee Chairman. Current: Audit Committee Member. Current: AgFirst DAC Committee Member.

Business or Professional Experience: Fred R. Moore & Son is a family operation spanning 4 generations. I have filled many positions from hourly laborer to president of the family corporation. Our operation has grown from a small vegetable and grain farm of 200 acres to 1800 acres. Today Fred R. Moore & Son, Inc. d/b/a Collins Wharf Sod produces turf and grain on 600 irrigated acres. These changes have been quite challenging and I have learned to manage through both good times and bad. Our business deals with everything from daily personnel issues, to negotiating large contracts with major sports corporations. As chief of Allen Volunteer Fire Company, I am responsible for the management of all emergency operations. This lifetime of experience has aided me with my role as a MidAtlantic director and if elected would guide my decisions as an AgFirst director.

Affiliations With Any Farm Organizations: Wicomico Soil Conservation District, board chairman. Wicomico County Farm Bureau, board member. Wicomico ASCS Committee. Southern States Salisbury Coop. FFA. FFA Alumni Association. Wicomico County Ag Land Preservation Committee.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Allen Volunteer Fire Company, chief. MD Farm Bureau Legislative Com. Allen Lions Club. Fruitland Little League. Salisbury Pony League. Wicomico Council of Economic Advisors.

Spouse and/or Children: Spouse - Cheryl. Children - Eddie and Renee.

AT LARGE, SEAT NUMBER ONE DIRECTOR CANDIDATE ONE



JACK W. BENTLEY, JR. Georgia - AgGeorgia Farm Credit, ACA

"AgFirst Farm Credit is the premier Farm Credit District in the United States. It has been an honor serving on the Board of Directors representing our Georgia Association as well as the other Associations. My top priority is to make sure as a representative of our stockholders that AgFirst Farm Credit remains a strong financial institution that serves the needs of all of our borrowers."

Lifetime Resident of the AgFirst District

Date of Birth: May 5, 1957

Place of Birth: Washington, Georgia

Age: 56

Business Address: 2134 Bradford Road, Tignall, Georgia 30668

Business Experience/Principal Occupation/Employment in Last 5 Years: Dairy Farmer - self-employed, A & J Dairy.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: AgGeorgia Farm Credit - director, agricultural finance and lending. AgFirst Farm Credit Bank - director, agricultural finance and lending. A & J Dairy - owner/operator, dairy and beef cattle operation. American Dairy Association - director, trade and association for promotional milk products. Southeast United Dairy Industry Association - director, trade and association for promotional milk products. Wilkes County Farm Bureau - director, insurance agency. Wilkes County Tax Assessor Board - chairman, county government.

Education (including Special Courses and/or Certifications): Wilkes Academy, college prep diploma. Clemson University, Bachelor of Science in Ag Mechanics and Business. Attended numerous Leadership Institutes for Banking.

Extent of Present Agricultural Operations: Currently own 668 acres of pasture, crop and timber land. Lease an additional 500 acres of crop and pasture land. On our farm, we milk 300 dairy cows and raise 350 replacement heifers. We grow all of our hay and silage. We grow 350 acres of small grain and 400 acres of sorghum for silage. We grow 100 acres of hay.

Accomplishments Relative to Agriculture and the Farm Credit System: At the age of 28, I was elected to serve as a Board Member of North Georgia Farm Credit. I have had the opportunity to serve on various committees within the merger of North Georgia and South Central when we became AgGeorgia. I have served as Board Chairman, Audit Committee Chairman, Governance Committee Chairman and Compensation Committee Chairman during my tenure with AgGeorgia. I was elected to the AgFirst Board in 2010 and have served on the Governance and Compensation Committees.

Business or Professional Experience: I started my dairy farm right after college. It is the only employment I have had.

Affiliations With Any Farm Organizations: American Dairy Association, director. Southeast United Dairy Industry Association, director. Wilkes County Farm Bureau, director. Farm Service Agency.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Danburg Baptist Church, deacon. Tignall Fire Department, volunteer fireman. Wilkes County Young Farmers, advisory committee.

Spouse and/or Children: Spouse - Angie Bentley. Children - Will Bentley and wife, Kimberly, and grandchildren, J.W. and Ellis. Ben Bentley and wife, Cassie Jo, and grandchild, Wyatt.

AT LARGE, SEAT NUMBER ONE

DIRECTOR CANDIDATE TWO



S. JERRY LAYMAN

Ohio - AG CREDIT, ACA

"It would be a pleasure to serve the members of our Associations by giving of my time to serve on the AgFirst Bank Board. I appreciate the hours of service done by others in my behalf and feel it is my time to return the favor. My professional career did not allow me time to donate to outside interests. Now that I am back with the farm alone, I have time to devote to such endeavors."

Lifetime Resident of the AgFirst District

Date of Birth: September 8, 1948 **Place of Birth:** Kenton, Ohio **Age:** 64

Business Address: 12301 Twp. Road 135, Kenton, Ohio 43326

Business Experience/Principal Occupation/Employment in Last 5 Years: Farming - co-owner/operator, Layman Farms. Trustee - Buck Township Trustee. Drainage contractor - co-operator, Layman Farm Drainage.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: AG CREDIT, ACA - director, agricultural finance and lending. Buck Township Trustee - trustee, grave sales. Layman Farms - co-owner/operator, corn and soybean operation. Layman Farm Drainage - co-operator, farm drainage.

Education (including Special Courses and/or Certifications): Kenton High School. The Ohio State University, Bachelor of Science Agricultural Education. The University of Dayton, M.S. Education Leadership. The University of Dayton, Administrative certifications.

Extent of Present Agricultural Operations: While working off the farm I continued my own farming program with my father until his death and later with my youngest brother Jan who was in high school at the time. I have fed cattle and hogs as well as having a corn-soybean cropping program of about 700 acres during those years until I was principal. At that time I cut back to 180 acres and dropped the livestock program. After early retirement due to health reasons, I have continued to farm the 180 acres and to help with Layman Farms operated by my brother and am active in the operation when needed. It is a 4000 acres of no-till corn and soybeans operation. Together we operate Layman Farm Drainage, a local agricultural tile installation business and have moved into construction of sod waterways recently. My son Mark works with us in the business.

Accomplishments Relative to Agriculture and the Farm Credit System: I am currently completing my third 3-year elected term as a director of Ag Credit, ACA. During that time, I have served on various committees: Credit 4 years, Audit 3 years, Audit chairman 2 years, Operations 1 year, Governance 1 year, Compensation 3 years, and Scholarship Com 2 years. I have represented Ag Credit on the IARP sponsoring Committee for the past 6 years and currently serve as the Secretary of that group. I have just completed my first year on the AgFirst/Texas Retirement and Benefits Sponsoring Committee representing the IARP group of Associations. I have attended 8 of 9 AgFirst Annual meetings and 8 of 9 Annual FCC meetings during my tenure, I have attended various other Director training meetings including a Director Development and Audit Chairman. I am currently serving as Chairman of the Board following 2 terms as vice-chairman.

Business or Professional Experience: I started my professional career as a 4-H Agent for 3.5 years and then moved to the classroom as a Vocational Agricultural teacher for the next 22 years. I served 5 years as high school principal at a rural high school where I oversaw the construction of a new Agricultural Building among many other changes in the building. I supervised 500 students and 30 teachers and staff members. I retired early in August of 2000, due to back issues and following recovery from surgery rejoined the family farming operation with my youngest brother. In each of my professions, I have been active in the local and state organization and have held numerous positions of leadership at different levels. I have received both the Honorary State FFA Degree and the Honorary American FFA Degree as a school Administrator. In 2011, I was inducted into the Hardin County Agricultural Hall of Fame.

Affiliations With Any Farm Organizations: American/Ohio Soybean Association. American/Ohio Corn Growers. Hardin County Farm Bureau/American. Truepointe Ag. Co-op. Heritage Farm Co-op. Hardin County SWCD.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Our Lady of Lourdes Catholic Church, Lector, Eucharistic minister, Parish Finance Committee. Hardin County Youth Leadership, Steering Committee member. Kenton Elks Lodge 157. Hardin County Election Board, voting machine technician.

Spouse and/or Children: Spouse - Pamela. Children - Daughter, Melissa; Son and daughter-in-law, Mark and Kristen. Granddaughter, Ava.

AT LARGE, SEAT NUMBER TWO DIRECTOR CANDIDATE ONE



DONALD G. COTNER Pennsylvania - AgChoice Farm Credit, ACA

"Farm Credit has been very good to my family since becoming a member and shareholder in 1972. Farm Credit has allowed us to expand the original farm and establish two new successful entities. This is a crucial time for agriculture and agricultural financing in regard to regulation and oversight as well as government farm policy going forward. I believe my many years of experience give me the institutional knowledge to help AgFirst continue to succeed."

Lifetime Resident of the AgFirst District

Date of Birth: April 19, 1949

Place of Birth: Danville, Pennsylvania

Age: 64

Business Address: 127 Rushtown Road, Danville, Pennsylvania 17821

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - Cotner Farms, Inc., Partner in Don Cotner Farms, LP and Boyd Station, LLC.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: AgChoice Farm Credit - director, agricultural finance and lending. Cotner Farms, Inc. - president/owner, production packaging and marketing of eggs. Don Cotner Farms, LP - partner, corn, soybeans and manufacture of chicken feed. Boyd Station, LLC - partner, transloads feed commodities and extrudes soybeans. Penn State University - board of trustees, Committee of Finance, Business and Capital Planning, handle matters of overall finance, investments and trust funds and contracts for university.

Education (including Special Courses and/or Certifications): Danville Area High School. Penn State University, B.S. in Education. Many courses and seminars sponsored by Farm Credit. Certified Director Awarded after completion of PGS modules of FCCS.

Extent of Present Agricultural Operations: Don Cotner Farms, LP - 1250 acres crops and mill feed for 500,000 layers. Cotner Farms, Inc. - produce, package, market and distribute eggs from 500,000 layers. Boyd Station, LLC - transload feed commodities from rail to truck, distribute to local feed mills. Extrude approximately 2,000,000 BU soybeans annually and market soybean oil.

Accomplishments Relative to Agriculture and the Farm Credit System: Crop Farm Growth - 185 acres in 1970 to 1250 acres presently. Started egg production, packaging, marketing in 1972 - presently 500,000 layers. Boyd Station, LLC - commodity transfer and distribution. Extrudes 2,000,000 BU soybeans annually. NE Farm Credit - past chair; chaired merger committee to form AgChoice Farm Credit; past chair - AgChoice; AgFirst - member DAC - chaired for 6 years; current AgFirst FCC at-large member.

Business or Professional Experience: Don Cotner Farms, LP - oversight and management. Cotner Farms, Inc. - president, 31 employees. Boyd Station, LLC - managing partner, 21 employees.

Affiliations With Any Farm Organizations: Penn Ag Industries. PA Farm Bureau. NC Farm Bureau. PA Poultry Council.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): Grove Presbyterian Church, elder. Rush Township Zoning Hearing Board, chairman. Danville Community Foundation, director. Penn State University, trustee.

Spouse and/or Children: Spouse - Mona. Children - Bryan, Shannon & Russ.

AT LARGE, SEAT NUMBER TWO DIRECTOR CANDIDATE TWO



THOMAS E. PORTER, JR. North Carolina - Carolina Farm Credit, ACA

"I would not be able to be farming to the extent that we are today if it were not for the Farm Credit System. They had the confidence in me and my operation, to finance our farming ventures. I wish to serve to give back to the Farm Credit so that it will continue to be a strong organization, able to serve agriculture for many generations."

Lifetime Resident of the AgFirst District

Date of Birth: December 7, 1953

Place of Birth: Charlotte, North Carolina

Age: 59

Business / Home Address: 4455 Mt. Pleasant Rd. S, Concord, North Carolina 28025

Business Experience/Principal Occupation/Employment in Last 5 Years: Farmer - owner/operator, Porter Farms, Inc.

Businesses on Whose Boards Nominee Serves or is Employed in Position of Authority & Nature of Business: Carolina Farm Credit, ACA - director, agricultural finance and lending. Porter Farms, Inc. - president, owner/operator, swine, poultry and cattle operation. Cabarrus County Farm Bureau - president, farm service organization. Cabarrus County Ag Advisory Board - chairman, farm service organization. Extension Advisory Board - chairman, farm service organization. NC Poultry Federation - member, farm service organization.

Education (including Special Courses and/or Certifications): Independence High School.

Extent of Present Agricultural Operations: Own and operate 900 acres, lease 250 acres. 2200 sow farrow to wean; ship 940 pigs per week; contract with Murphy Brown. Four pullet houses; 155,000 birds per year; contract with Tyson Foods. Four layer houses; hatching eggs; contract with Tyson Foods. 350-400 brood cows; cow calf; market calves at 725 lbs. in truckload lots by tele-auction.

Accomplishments Relative to Agriculture and the Farm Credit System: Built Porter Farms, Inc. to a diverse swine, poultry and cattle operation from the ground up. The Farm Credit System has been a tremendous partner in the realization of that dream.

Business or Professional Experience: After high school, I worked as a welder and pipefitter while farming on the side. Obtained my license as a plumbing contractor & license as a General Contractor. I built homes until I started farming full-time in 1991. I built Porter Farms, Inc. into a diversified, successful farming operation. In 2011, I was named the Swisher Sweets Sunbelt Expo Farmer of the Year. Our farming operation has also won many state and national awards for environmental stewardship.

Affiliations With Any Farm Organizations: Cabarrus County Farm Bureau. NC Poultry Federation. Cabarrus County Ag Advisory Board. Cabarrus County Extension Advisory Board.

Affiliations With Any Organizations (e.g., business, professional, civic, church groups): No information provided.

Spouse and/or Children: Spouse - Victoria. Children - Derek Porter, Jared Porter and Erin Porter Conser.