

June 3, 2024

OFFICIAL NOTICE
ANNUAL MEETING INFORMATION STATEMENT
To All Equity Owners and Holders of Stock and Participation Certificates in
Farm Credit of Northwest Florida, ACA

The Annual Stockholders Meeting ("Meeting") of Farm Credit of Northwest Florida, ACA ("Association") will be held Friday, June 28, 2024 at 8:00 a.m. Central at the Association's administrative office located at 5052 Highway 90 East, Marianna Florida 32446.

The stockholders of the Association will consider the following:

1. Review and approval of the minutes of the 2023 Meeting.
2. Reports of corporate and financial operations for 2023 by the Chairman of the Board and the CEO.
3. Report of the Nominating Committee.
4. Determination of the nominees for election of three (3) stockholders to the Board of Directors ("Board").
5. Determination of the nominees for election to the 2025 Nominating Committee.
6. Other business, if applicable.

Enclosed is the Annual Meeting Information Statement, including relevant information for each Elected Director nominee. The purpose of the meeting is to elect three (3) Elected Directors, 2025 Nominating Committee members and transact any other necessary business. There will be an opportunity for voting stockholders to nominate candidates from the floor during the meeting.

Ballots will be mailed following this meeting to all eligible voting stockholders of record as of the close of business on April 30, 2024.

We appreciate your membership and look forward to continuing to serve you in the coming years.

Sincerely,



John R. Gregory
President/CEO

VOTING

Voting for the director and nominating committee positions will be held by mail ballot following the conclusion of the 2024 Annual Meeting. In accordance with the Association Bylaws, Article III, Section 350.1, each Voting Stockholder shall be entitled to only one vote regardless of the number of single or joint loans the stockholder may have with the Association. 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 writing filed with the Association. The vote of a Voting Stockholder that is a legal entity shall be cast by an individual equity owner or officer of the entity, designated and duly authorized in writing filed with the Association. In no event may an individual vote more than once, nor shall any Voting Stockholder be entitled to cumulate votes.

The record date for determination of those entitled to vote shall be the close of business on April 30, 2024.

FLOOR NOMINATIONS

Owners of voting stock will be allowed to make floor nominations during the meeting for every open elected director position and must specify for which position a nomination is made, and regional eligibility will be based on geographic residence. Any nominated person must meet all requirements of the Bylaws and applicable law as to the eligibility and qualifications to be a Director of the Association. After receiving a floor nomination, the floor nominee must state if he or she accepts the nomination during the meeting. Each person nominated from the floor during the meeting for any position must provide, in writing, within five (5) business days of the 2024 Annual Meeting, the following information: full name; business experience for the past five years (including principal occupation and/or employment); any other business entity on whose Board the nominee serves and the principal business of such entity; age; and a statement that: (1) any loans, transactions or series of transactions with the Association are made in the ordinary course of business and were made on the same terms, including interest rate, amortization schedule, and collateral, as those prevailing for comparable transactions with other borrowers, (2) the individual has not been subject to certain legal proceedings and (3) the individual is aware of and will comply with the Loan Quality Standards of Directors & Officers (if such is not the case, the disclosure of pertinent facts regarding each exception must be made). In the event a nominee's biographical and disclosure information is not received in proper form by the Association before the expiration of such a five (5) business day period, the nominee shall be removed from the ballot.

Owners of voting stock will be allowed to make floor nominations for members and alternates for the 2025 Nominating Committee. Nominees for the Nominating Committee must meet the same qualifications and standards set forth for directors as outlined in Article IV, Sections 400.3 through 400.5 of the Association's bylaws.

ELECTION OF DIRECTORS AND NOMINATING COMMITTEE

The Bylaws provide for a nominating committee to review lists of eligible owners of voting stock, ascertain the willingness of

the member to serve, and submit for election a slate of eligible individuals to run as candidates for the Association director position. Regarding the 2024 election, the Nominating Committee met on March 14, 2024, March 21, 2024, and April 16, 2024, and reviewed the names of all Association owners of voting stock. Subsequent to significant deliberation, direct contact was initiated with a number of selected owners of voting stock (including incumbents) to ascertain their interest and willingness to serve as a director.

Directors and Nominating Committee members have been nominated by region, and regional determination is based on county and/or state of residence.

DISCLOSURE INFORMATION

Management is not aware of any transactions between the candidates and Association or its senior officers and staff which are prohibited by FCA Regulations. Additionally, loans to the candidates were made in the ordinary course of business and on the same terms, including interest rates, amortization schedule, and collateral, as those prevailing at the time for comparable transactions with other persons. No loan or other transaction to a senior officer, director, director nominee or any organization affiliated with such person, or any immediate family member who resides in the same household as such person, or in whose loan or business operation such person has a material financial or legal interest, involved more than the normal risk of collectability.

The candidates have not disclosed, and management is not aware of, any involvement the candidates may have had during the past five years concerning bankruptcy, state insolvency law, criminal proceedings, or injunctions preventing the candidate from engaging in any type of business practices. The candidates, their immediate family members or organizations with which they are affiliated have not entered into transactions other than loans with the Association in the past fiscal year.

Since publication of the annual report, no director or senior officer has had any involvement in legal proceedings that require disclosure.

We are required to report that no incumbent directors attended less than 75% of Board meetings or assigned committee meetings during 2023.

No director resigned or declined to stand for re-election since the last annual meeting because of policy disagreements with the board.

There are no other business matters to be discussed at the meeting except listed herein upon which a stockholder vote is required.

All ages listed in this AMIS are as of June 3, 2024.

FINANCIAL STATEMENTS AND ANNUAL REPORT

Financial statements contained in the Association's 2023 Annual Report were mailed to shareholders on or before March 31, 2024. Included in the Annual Report was the "Report of the Independent Auditors" discussing their audit and opinion thereof. The 2023 Annual Report was also made available on www.farmcredit-fl.com on or about March 7, 2024. Each year the Association publishes its annual report on its website when it sends the annual report electronically to the Farm Credit Administration. Stockholders should review the information contained in the report. You may also request a copy by contacting Farm Credit of Northwest Florida, ACA at 5052 Highway 90 East Marianna, FL 32446 or calling (850) 526-4910.

This 2024 Annual Meeting Information Statement will be mailed to all stockholders on or about June 3, 2024, and it will be posted on www.farmcredit-fl.com simultaneous with its mailing. It will be available on the www.farmcredit-fl.com website for not less than thirty (30) days. Copies of the 2024 Annual Meeting Information Statement will also be available for inspection at all offices of Farm Credit of Northwest Florida, ACA.

SHAREHOLDER INVESTMENT

The Association obtains funding from AgFirst Farm Credit Bank (AgFirst or the Bank). The Association is materially affected and shareholder investment in the Association may be materially affected by the financial condition and results of operations of the Bank. Copies of the Bank's Annual and Quarterly Reports are on the AgFirst website, www.agfirst.com, or may be obtained at no charge by calling 1-800-845-1745, extension 2764, or writing Matthew Miller, AgFirst Farm Credit Bank, P.O. Box 1499, Columbia, SC 29202.

Regional Delineations

Candidates for membership on the Board of Directors and for the Nominating Committee are nominated by geographically-defined regions, but all voting stockholders shall be entitled to vote for elected directors from all regions and all Nominating Committee positions from all regions.

If no person is elected to a position because of a tie vote, a runoff election between those tying shall be held.

The total number of stockholders of Class “C” Stock entitled to vote as of the April 30, 2024 record date is 1335. The table below shows how the number of Voting Stockholders are distributed throughout our three regions.

Election Region	Number of Voting Stockholders	Areas of Coverage
Region 1 (West Region)	438	<p>State of Florida – Chartered Counties: Escambia, Santa Rosa, Okaloosa, and Walton;</p> <p>State of Alabama Counties: Covington, Crenshaw, Lowndes, Autauga, Chilton, Shelby, Jefferson, Blount, Cullman, Morgan, Limestone, as well as all Alabama counties located to the west of these counties; and</p> <p>All states located to the west of the states of Alabama, Tennessee, Kentucky, Illinois, and Wisconsin.</p>
Region 2 (Central Region)	448	<p>State of Florida – Chartered Counties: Holmes, Washington, Bay, Jackson, Calhoun, Gulf, and Liberty;</p> <p>State of Alabama Counties: Geneva, Coffee, Pike, Montgomery, Elmore, Coosa, Talladega, St. Clair, Etowah, Marshall, Madison, as well as all Alabama counties located to the east of these counties;</p> <p>State of Georgia Counties: Miller, Baker, Calhoun, Terrell, Webster, Schley, Marion, Talbot, Upson, Pike, Spalding, Clayton, Fulton, Cherokee, Pickens, Gilmer, Fannin, as well as all Georgia counties located to the west of these counties; and</p> <p>The states of Tennessee, Kentucky, Illinois, Wisconsin and any remaining states not specifically designated for inclusion in Region 1 (West Region) and Region 3 (East Region).</p>
Region 3 (East Region)	449	<p>State of Florida – Chartered Counties: Gadsden, Leon, Jefferson, Wakulla, Franklin, Madison, and Taylor;</p> <p>All other Florida Counties not specifically designated in Region 1 (West Region), Region 2 (Central Region), or this Region 3 (East Region); and</p> <p>All State of Georgia Counties located to the east of Seminole, Miller, Baker, Calhoun, Terrell, Webster, Schley, Marion, Talbot, Upson, Pike, Spalding, Clayton, Fulton, Cherokee, Pickens, Gilmer, and Fannin (which are the Georgia counties designated for Region 2 (Central Region)).</p>

Region 1 – Western Region – Three Year Term

Levi Findley	Jacob Gilmore
Age 43	Age 42
City and State of Residence Jay, Florida	City and State of Residence Molino, FL
Residence and Business Addresses 3996 Pine Level Church Road 4386 Highway 4 Jay, Florida 32565 Jay, Florida 32565 <i>Santa Rosa County</i> <i>Santa Rosa County</i>	Residence and Business Addresses 8284 Gibson Road 31 East Fairfield Drive Molino, Florida 32577 Pensacola, FL 32501 <i>Escambia County</i> <i>Escambia County</i>
Business Experience, including principal occupation and employment, during the past five (5) years: <ul style="list-style-type: none">• Findley Farms-owner/manager	Business Experience, including principal occupation and employment, during the past five (5) years: <ul style="list-style-type: none">• Gilmore Inc. – VP Purchasing/Finance• Gizmo Angus Farms
Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged: <ul style="list-style-type: none">• Farm Service Agency County Committee for Santa Rosa County (USDA agency) – Member• Jay Volunteer Fire Department (rural fire department) – Assistant Chief and Board Member	Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged: <ul style="list-style-type: none">• Farm Credit of Northwest Florida, ACA (agricultural and rural financing) – Board Member• Escambia County 4-H Foundation – Board Member
Extent of Present Agricultural Operations: 550-acre row crop operation with 260 acres of peanuts, 240 acres of cotton, 50 acres of corn	Extent of Present Agricultural Operations: 400-acre cow/calf registered Angus beef cattle operation, including sales of replacement heifers and freezer beef sales
Education Jay High School Pensacola Jr. College – Two Years	Education J.M. Tate High School Pensacola Jr. College – Two years
Reportable Relationships (FCA Regulations, Part 612): The Association has loans to an immediate family member (father) of Mr. Findley that were made in the ordinary course of business on the same terms including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities and involved no more than normal risk of collectability.	Reportable Relationships (FCA Regulations, Part 612): The Association has loans to immediate family members (father and mother) and an affiliated organization of Mr. Gilmore that were made in the ordinary course of business on the same terms including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities and involved no more than normal risk of collectability.

Region 2 – Central Region – Three Year Term

Shedrick McGriff	David Yoder
Age 62	Age 47
City and State of Residence Bascom, Florida	City and State of Residence Altha, Florida
Residence and Business Addresses 6142 Phoenix Road Bascom, Florida 32423 <i>Jackson County</i>	Residence and Business Addresses 25047 NE Grady Tew Road Altha, Florida 32421 <i>Calhoun County</i>
Business Experience, including principal occupation and employment, during the past five (5) years: <ul style="list-style-type: none"> • McGriff Farm – owner/operator 	Business Experience, including principal occupation and employment, during the past five (5) years: <ul style="list-style-type: none"> • Valent, USA – Regional Account Manager • Double Oaks Farm
Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged: <ul style="list-style-type: none"> • Farm Service Agency County Committee for Jackson County (USDA agency) – Co-Chairman 	Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged: <ul style="list-style-type: none"> • Farm Credit of Northwest Florida, ACA (agricultural and rural financing) – Board Member
Extent of Present Agricultural Operations: 400-acre row crop and cattle operation producing peas, peanuts, cotton, corn, and beef cattle	Extent of Present Agricultural Operations: 400-acre row crop, pasture and timber operation, 80-cow beef herd, raises and sells show calves
Education Malone High School Chipola College – Law Enforcement Studies	Education Victory Christian Academy Chipola College – Associate of Arts Degree University of Florida – BS Degree – Food and Resource Management University of Florida – Master’s Degree – Agronomy with a specialization in Ag Business
Reportable Relationships (FCA Regulations, Part 612): None	Reportable Relationships (FCA Regulations, Part 612): The Association has loans to immediate family members (spouse, brother, sister) of Mr. Yoder that were made in the ordinary course of business on the same terms including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities and involved no more than normal risk of collectability.

Region 3 – East Region – Three Year Term

Brett Brantley	R. Douglas Walker
Age 53	Age 70
City and State of Residence Tallahassee, Florida	City and State of Residence Monticello, Florida
Residence and Business Addresses 4126 Hycrest Lane Tallahassee, FL 32309 <i>Leon County</i> 1085 Commerce Blvd Midway, FL 32343 <i>Gadsden County</i>	Residence and Business Addresses 3340 Waukeenah Hwy Monticello, FL 32344 <i>Jefferson County</i> 3317 Peter Brown Lane Monticello, FL 32344 <i>Jefferson County</i>
Business Experience, including principal occupation and employment, during the past five (5) years: <ul style="list-style-type: none"> • Dixie Sitework and Utilities, Inc. – President • Hycrest Farm 	Business Experience, including principal occupation and employment, during the past five (5) years: <ul style="list-style-type: none"> • Walker & Sons Farms Inc. – President • Walker & Sons Land Company – Manager • Walker & Sons Dairy Farms Inc. – President • Walker Cattle Co LLC – President
Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged: <ul style="list-style-type: none"> • Florida Cattlemen’s Association – Member • Florida Board of Professional Engineers – Member 	Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged: <ul style="list-style-type: none"> • Farm Credit of Northwest Florida, ACA (agricultural and rural financing) – Board Member, Board Vice Chair, Loan Committee Chair • Southeast Milk Inc. (dairy cooperative) – Director • United Dairy Farmers of FL (dairy promotion) – Vice Chair, Director • Florida Farm Bureau (agricultural federation) – Member • Florida Cattlemen’s Association (cattle industry promotion) – Member
Extent of Present Agricultural Operations: 140 acres of bermuda hay production and 50 acres grass-fed/finished beef cattle operation	Extent of Present Agricultural Operations: 2,400-cow dairy operation, 400-head beef cattle operation, 1,200 acres corn production, 2,000 acres oats and rye grass production, 70-acre pecan grove
Education Lincoln High School Florida State University – BS Degree – Biology FAMU/Florida State University – BS Degree – Civil Engineering	Education Jefferson County High School
Reportable Relationships (FCA Regulations, Part 612): The Association has loans to an immediate family member (spouse) and an affiliated organization of Mr. Brantley that were made in the ordinary course of business on the same terms including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities and involved no more than normal risk of collectability.	Reportable Relationships (FCA Regulations, Part 612): The Association has loans to affiliated organizations of Mr. Walker that were made in the ordinary course of business on the same terms including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities and involved no more than normal risk of collectability.

DIRECTOR AND FAMILY MEMBER LOANS, NON-LOAN TRANSACTIONS, AND CANDIDATE INFORMATION

Directors and their family members are eligible for loans under the same terms and conditions available to any person. Loans outstanding with the nominees listed herein and with any family members were made in the ordinary course of business, on the same terms, including interest rate, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons and involved no more than normal risk of collectability. Except as disclosed herein, none of the nominees have had any non-loan transactions with the Association. The director candidate information shown above was prepared and submitted by the respective candidates and is for educational purposes only. By regulation, the Association must remain impartial and can neither endorse nor oppose any candidate.

2025 NOMINATING COMMITTEE NOMINEES

Region 1 (West)	Region 2 (Central)	Region 3 (East)
Sheldon Flinn	Jason Hatcher	David Agner
Jacob Tyler Brown	Kenneth Stoutamire	Phillip M. Jones
Region 1 Alternate	Region 2 Alternate	Region 3 Alternate
Travis Smith	John Jordan	Douglas Croley

Directors and Nominating Committee Members Currently Serving**2024 SERVING NOMINATING COMMITTEE MEMBERS**

Region 1 (West)	Region 2 (Central)	Region 3 (East)
Jacob Tyler Brown	Kenneth Stoutamire	V. Neal Blount
Lucas Killam	Joshua Davis	

CURRENT DIRECTORS

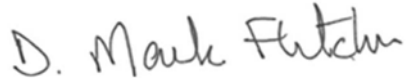
Name	Position	Type(s) of Agriculture	Age	Year First Elected	Term Expires
Damon Boutwell	Director	Cow/Calf, Timber, Hay	50	2013	2025
Dana Powell	Outside Director		47	2022	2025
D. Mark Fletcher	Chairman & Outside Director		65	2011	2026
Ernest Fulford	Director	Row Crops	55	2019	2025
Jacob Gilmore	Director	Cow/Calf, Beef Cattle	42	2021	2024
Joshua Churchwell	Director	Cow/Calf	41	2023	2026
Glen Strange	Director	Nursery	64	2014	2026
Michael Thompson	Director	Cow/Calf, Row Crops	50	2013	2025
R. Allen Scheffer	Director	Honey Production, Cattle, Peanuts	53	2023	2026
R. Douglas Walker	Vice-Chairman	Dairy, Beef Cattle, Row Crops, Pecans	70	2012	2024
David Yoder	Director	Row Crops, Beef Cattle	47	2021	2024

CERTIFICATION

The undersigned certify that we have reviewed the 2024 Annual Meeting Information Statement of Farm Credit of Northwest Florida, ACA 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: 6/3/2024

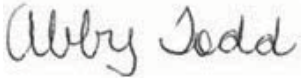
SIGNED:



D. Mark Fletcher
Board Chairman



John R. Gregory
Chief Executive Officer



Abby Todd
Chief Financial Officer

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IMPORTANT STOCKHOLDER INFORMATION



FARM CREDIT
OF NORTHWEST FLORIDA