

2024
Annual Meeting
NOTICE AND INFORMATION STATEMENT



FARM CREDIT

Official Notice OF MEETING

You are cordially invited to attend Horizon Farm Credit's Annual Stockholder Meeting

Friday, October 25, 2024

HORIZON FARM CREDIT, ACA

300 Winding Creek Blvd. | Mechanicsburg, PA 17050

11:00 a.m. Business Meeting | 11:30 a.m. Adjourn

You may join the meeting via telephone or video broadcast by using the following information:

Link to Join:

<https://agfirstfcb.webex.com/agfirstfcb/j.php?MTID=mc40343eedd2fc3e58fba232cf7112f8b>

Event Password (*if needed, case sensitive*): F36Yw6SVFNp

Audio Dial in Information: 1.408.418.9388

Access Code: 2336 281 5740

The business meeting will include the following:

Call to Order	David Smith, Board Chairman
Presentation of the 2023 Annual Meeting Minutes	
Nominating Committee Report	Melissa Sipe, Director of Corporate Services
Floor Nominations for Director and Nominating Committee Candidates	
CEO Remarks	Thomas Truitt, Chief Executive Officer
Financial Report	Brian Rosati, Chief Financial Officer
Adjournment	

Your attendance at the meeting is welcome. Please call Melissa Sipe at 888.339.3334 by **Friday, October 18** if you plan to attend the meeting in person.

Six Director positions are up for election, as well as two positions from each of the seven-election regions on the Nominating Committee.

Election ballots will be mailed to all voting stockholders following the annual meeting. More information on this process is included in the voting information section of this meeting notice.



Board of Directors

Name	Age*	Type(s) of Agriculture	Period of Service	Term Expires
Paul D. Baumgardner	71	Beef, retail sale of hay and straw, landscaping, farming 400 acres	2005 to present	2024**
Julie A. Bolyard	43	Beef cattle and meat goats. Chief Financial Officer for her family's business, Appalachian Orchard Company, a 550-acre operation producing upwards of 300,000 bushels of apples annually	2020 to present	2025
Samuel BowerCraft	49	Outside Director	2011 to present	2024
Brian L. Boyd	52	Poultry production (860,000 broilers annually) on 220 acres and custom planting	2010 to present	2026
Kevin D. Grim	51	Grain farm on 1,560 acres and custom planting	2016 to present	2027
John Travis Hastings	46	Grain, produce and vegetables on 1,500 acres	2019 to present	2027
Laura M. Heilinger	54	Dairy (milk 140 head and raise 120 replacement heifers) and grain farm on 350 acres	2016 to present	2024
Monica E. Hepler	51	130 head cow/calf operation and slaughter/packing house	2023 to present	2027
Anthony M. Ill	67	Outside Director	2015 to present	2025
William K. Jackson	68	Dairy (150 head) and farming 850 acres of crops	2000 to present	2024
Sharon L. McClellan	52	Hogs (two 2,100 head finishing barns) and farming 175 acres grass and hay	2022 to present	2026
Jay McGinnis	56	1,000-acre crop farm and custom planting/harvesting	2023 to present	2027
Carl Metzgar	42	Cow/calf beef and farming 720 acres of crops	2022 to present	2026
Fred R. Moore, Jr.	72	Farming 1,110 acres in turf and grain production	1994 to present	2025
Michael S. Nelson (Vice Chairman)	64	Row crops (1,100 acres), black angus cow/calf operation, and seed sales	2018 to present	2026
Samuel T. Parker	51	Poultry production (1.5 million chickens annually) and farming 500 acres of vegetables and grain	2022 to present	2026
Brian L. Reiff	41	325 acres crop farm and custom cattle backgrounding operation	2023 to present	2024
Jennifer L. Rhodes	63	380 acres grain and poultry operation (capacity of 500,000 broilers)	2009 to present	2024
Paul Schmidt	63	Dairy (175 head) and farming 525 acres of crops	2021 to present	2024
Richard D. Shuman	52	Beef and grain farm (750 acres)	2018 to present	2025
David R. Smith (Board Chairman)	67	Dairy (150 replacement heifers) and crop farm (total of 360 acres)	2019 to present	2027
Charles F. Ulmer	69	Grain and forage operation (2,100 acres)	1999 to present	2025
Christine Waddell	65	Dairy (1,300 Holsteins) and crop farm (3,500 acres)	2009 to present	2024
Charles M. Wright IV	57	Poultry, vegetable, and grain farm (850 acres) and on farm market with retail sales	2019 to present	2027

*All Directors' ages are as of September 1, 2024.

**Seat is terminated effective with the certification of the 2024 election per the Association Bylaws.

All Directors attended at least 75% of meetings of the Board and their assigned committee(s).

The bylaws state the Board shall appoint at least two persons to serve as Outside Directors, who, at the time of their appointment, are not a director, officer, employee, agent, or shareholder of any System institution or the Farm Credit Administration.

Disclosure Information

The Association has had loans outstanding during the last fiscal year to senior officers, directors and director candidates, their immediate family members, and organizations with which such directors, or director candidates, are affiliated, that were made in the ordinary course of business and on the same terms, including interest rate, amortization schedule and collateral, as those prevailing at the time of the comparable transactions with other persons.

No loan to any senior officer, director, director candidate, or to any organization affiliated with such person or to any immediate family member

who reside in the same household as such person involved more than the normal risk of collectability.

Federal regulations state no employee, director, or nominee for director of the institution shall make any disclosure to shareholders with respect to an election that is incomplete, inaccurate, or misleading. When any such person makes a disclosure that, in judgment of the Farm Credit Administration (FCA), is incomplete, inaccurate, or misleading, FCA may direct the institution or individual to make such additional or corrective disclosure as is necessary to provide shareholders with full and fair disclosure.

Voting Information

Election of Directors and Nominating Committee

There will be six director positions on the ballot for this year's annual meeting. The Director candidate who receives the most votes for each open position will be declared elected.

The voting stockholders will also elect two Nominating Committee members as well as two alternates in each of the seven-election regions.

The seven geographic regions within Horizon Farm Credit, ACA's 100 county service area are:

Member-Owner Regions

Name of Election Region	Counties and States	Number of Voting Stockholders by Region
Northwestern Pennsylvania	Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Forest, Jefferson, Lycoming, McKean, Mercer, Potter, Tioga, Venango, and Warren Counties in Pennsylvania	2,390
Northeastern Pennsylvania	Bradford, Carbon, Columbia, Huntingdon, Juniata, Lackawanna, Lehigh, Luzerne, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, and Wyoming Counties in Pennsylvania	2,726
Southcentral Pennsylvania	Adams, Bedford, Blair, Cumberland, Franklin, Fulton, and York Counties in Pennsylvania	2,766
Southwestern Pennsylvania	Allegheny, Armstrong, Beaver, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Somerset, Washington, and Westmoreland Counties in Pennsylvania and Brooke, Hancock, Marshall, and Ohio Counties in West Virginia	2,276
Keystone	Berks, Bucks, Chester, Dauphin, Delaware, Lancaster, Lebanon, Montgomery, and Philadelphia Counties in Pennsylvania	3,767
Potomac	Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, and Washington Counties in Maryland, and Clarke, Frederick, Page, Shenandoah, and Warren Counties in Virginia, and Berkeley, Jefferson, and Morgan Counties in West Virginia	3,717
Delmarva	Caroline, Dorchester, Kent, Queen Anne's, Somerset, Talbot, Wicomico, and Worcester Counties in Maryland, and Kent, New Castle, and Sussex Counties in Delaware, and Accomack and Northampton Counties in Virginia	2,911

In addition to these regional positions, the Association has four state seats, one for Delaware, one for Maryland, one for Pennsylvania, and one for the states of Virginia and West Virginia.

Name of Election State	Counties and States
Maryland	Baltimore, Caroline, Carroll, Cecil, Dorchester, Frederick, Harford, Howard, Kent, Montgomery, Queen Anne's, Somerset, Talbot, Washington, Wicomico, and Worcester Counties in Maryland
Delaware	Kent, New Castle, and Sussex Counties in Delaware
Virginia and West Virginia	Accomack, Clarke, Frederick, Northampton, page, Shenandoah, and Warren Counties in Virginia, and Berkeley, Brooke, Hancock, Jefferson, Marshall, Morgan, and Ohio Counties in West Virginia
Pennsylvania	Candidate from anywhere in Pennsylvania

Mail Balloting

All voting for Directors and Nominating Committee members shall be by mail or electronic ballot. The ballot will be sent to each Class C stockholder by mail within 15 business days following the annual meeting. Biographical information on director nominees will be included with the ballot. After the polls are closed, an independent third party will tally the ballots.

The results of the election will be mailed to the stockholders within 15 business days after the ballots are counted. The ballots shall be retained with Horizon's vendor, Survey & Ballot Systems, from Eden Prairie, Minnesota until the end of the term of the elected Directors and promptly destroyed thereafter.

Voting Eligibility

Candidates are nominated by geographic regions; however, stockholders are not restricted to voting within their own region. All eligible Horizon voting stockholders of record may vote in the balloting process for all Director and Nominating Committee positions. However, the voter is not required to vote for all positions and the ballot remains valid if they choose to cast a vote for only certain Director or nominating committee positions. Class C stockholders of record are the only stockholders eligible to vote. Each voting stockholder of record shall be entitled to one vote for each position being elected, regardless of the number of loans the stockholder may have with the association.

Within Horizon Farm Credit, ACA, 20,553 Class C stockholders are entitled to vote. This number was determined as of August 31, 2024, which is the record date for determining which stockholders are entitled to vote in the 2024 director election. Holders of other classes of stock and participation certificate holders are not entitled to vote. Three percent of Class C stockholders shall constitute a quorum.

Floor Nominations

Nominations from the floor will be accepted at the annual meeting. All voting stockholders are eligible to make floor nominations. Any person nominated from the floor must be an eligible voting stockholder in the election region of the position he/she is being nominated for. The nominee must state whether he or she accepts the nomination.

To be considered, a floor nominee for Director must provide all disclosures currently required by Federal regulations in writing within three business days of the nomination. For a list of required disclosures, contact Melissa Sipe, Director of Corporate Services, Horizon Farm Credit, ACA, 300 Winding Creek Blvd, Mechanicsburg, Pennsylvania 17050.

Annual Financial Report

The Association's 2023 annual report is available on the Horizon website on the same day it is shared with the Farm Credit Administration and subsequently mailed to stockholders under separate cover. Stockholders should review the information contained in the report. You can request a copy of the report by contacting Horizon's headquarters at 888.339.3334 or access it electronically via our website horizonfc.com.

Director Candidates

The following candidates have been nominated to run for expiring positions that will be filled on the Association's Board of Directors. Unless otherwise specified, the following disclosures include each candidate's business experience, including principal occupation and employment during the past five years. The candidate receiving the most votes for each position shall be declared elected to represent that region for a four-year term.

FCA regulations also require board candidates to identify immediate family members who conduct business with or have loans with the Association. All nominees have family members who transacted business with the Association during the last fiscal year.

Nominee	Address	Election Region
Laura M. Heilingner	Lebanon, PA	Keystone
Joshua N. Kline	Lebanon, PA	Keystone
Douglas E. Groff	New Columbia, PA	Northeastern
Paul H. Schmidt	Watsontown, PA	Northeastern
Sean E. Snoddy	Allenwood, PA	Northeastern
John R. Murdock	Wilcox, PA	Northwestern
Christine Waddell	Townville, PA	Northwestern
Stacy L. Burchett	Airville, PA	Southcentral
Brian L. Reiff	Shippensburg, PA	Southcentral
Matthew C. Carr	New Alexandria, PA	Southwestern
William K. Jackson	New Salem, PA	Southwestern
Coard D. Bounds	Berlin, MD	Maryland State Seat
Jennifer L. Rhodes	Centreville, MD	Maryland State Seat

The Association does not utilize regional director elections. All Directors and Nominating Committee members are elected by all voting stockholders as of the record date. Nonetheless, a ballot remains valid even if the stockholder does not vote for each position.

Information about the candidates running for the Board in the 2024 election can also be found on Horizon's website: horizonfc.com.

Keystone Election Region



Keystone Election Region, Candidate 1 of 2

Laura M. Heilinger

Resides in: Lebanon, PA

Business Address: Same as Residence

717.383.3061 | heilingerswiss@yahoo.com

Farm Credit Member Since: 2008

Age: 54

Brief Description of Agricultural Operation:

My family and I milk 140 head of Brown Swiss and Holstein cows, with 120 head of replacement heifers. We farm 350 acres of corn, soybeans, alfalfa, and some small grains, which is mostly used for cow feed.

Family:

My husband, Bruce, and I have been married for 30 years. Our daughter Emily (26), who works as our herds person, is married to Zane Merkel and they have a daughter, Maggie, (6 months). Austin (22), our son, works at CNH in New Holland, Pennsylvania.

Employment and business experience for past five years:

After graduating from Delaware Valley University with a degree in Large Animal Science, I was employed by Agway Inc. and Lebanon County Conservation District. Upon purchasing our current farm, I returned home to help manage our dairy farm.

Other boards or committees served in the past five years (and principal business):

I have served on the Board of Directors for Horizon Farm Credit, and the former MidAtlantic Farm Credit Board of Directors, since 2016. During my time, I have served as the Governance Committee chair and vice chair, and I am currently vice chair of the Compensation and Governance Committee. I completed the Premier Governance Series director training certification program.

In addition, I have served one term on the Farm Credit Foundation for Agriculture Advancement as the chair. Outside of Farm Credit, I stepped into the role of secretary for the Pennsylvania Brown Swiss Association in 2020, and I'm currently the co-chair of the 2025 National Brown Swiss Convention Committee.

Community Involvement/Government Service:

I am an active volunteer for the Lebanon County 4-H. I have served as the organizational leader for the Norelco 4-H Dairy club for 15 years, and am a coach for the Lebanon County 4-H dairy judging team. In addition, I am a leader in the Lebanon County Dairy Beef Club.

Outside of 4-H, I am a past committee member and chair of the Lancaster / Lebanon FSA. I am also a member of the Pennsylvania and Lebanon County Holstein Club, as well as a member of the Zion Goshert's United Church of Christ.

What is your vision for the future of agriculture?

I see the future of agriculture innovating with the use of robotics and drones. With general farm labor becoming increasingly hard to find, robots can take over repetitive tasks such as milking and packaging. Additionally, drones are being used more frequently to top dress fertilizer and spot spray for weeds and pests. I believe adapting to these new technologies will increase efficiencies that will lead to the success of our next generation.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

Regarding agriculture, I see farm transition as a main issue facing agriculture. The high prices of land and machinery have made new startups and transitions to the next generation increasingly difficult. Another issue is the adaptation of new technologies that continue to develop in the agriculture field. These technologies can improve efficiencies, reduce labor costs, and increase productivity. All come with a cost and a learning curve as we adapt to these new systems.

Regarding Horizon Farm Credit, one issue is managing risks through fluctuating interest rates. Another issue is adapting to new technology to increase ease and speed of loan transactions.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

I have always believed that you need to give back to the community. My husband and I are first-generation farmers, and we know the struggle it takes to start a new farming operation. I believe I bring a different perspective and experience to the board. I would be honored to serve a third term on the Horizon Farm Credit Board.





Keystone Election Region, Candidate 2 of 2
Joshua N. Kline

Resides in: Lebanon, PA

Business Address: 200 Krall Rd, Myerstown, PA 17067
717644.1304 | joshkatiekline@gmail.com

Farm Credit Member Since: 2016

Age: 32

Brief Description of Agricultural Operation:

Our family, along with partners, own and operate Diamond Valley Dairy, LLC, a 58-cow dairy farm. We are DFA cooperative members that emphasize both milk production and the genetic advancement of type traits in pure bred Holstein and Jersey cattle. In 2024, we started a new venture, Grumbine Acres, LLC, growing and retailing cut flowers.

Family:

My wife, Kaitlin, and I have been married for 10 years and have 4 children — Olivia (8), Harvey (6), Carson (4), and Felicity (1). I was raised on a dairy farm in Myerstown, Pennsylvania. Through some transitions, that operation was split into three complimentary operations — our 58-cow dairy operated by me, John and Sharon Kline (parents), Jesse Kline (brother), Jacob and Grace Kline (brother/sister-in-law); a 200-cow dairy operated by Jason and Megan Kline (brother/sister-in-law); and a cropping operation operated by Jared and Mandy Kline (brother/sister-in-law).

Employment and business experience for past five years:

In 2013, I started working at Wenger's of Myerstown as a salesman selling farm equipment. In 2019, I was promoted to sales manager of Ag Equipment Sales and in 2023, I was promoted to sales manager over both ag equipment and construction equipment. As a salesperson, I was able to build relationships with ag related operations of all kinds from all over the country. As a manager, I have been able to set goals and marketing strategies, establish long term relationships with vendors, and develop a thriving team. During my time as manager, our annual ag equipment sales revenue has grown 120%. In addition to employment at Wenger's, I manage maintenance and finances for Diamond Valley Dairy, LLC.

Other boards or committees served in the past five years (and principal business):

I currently serve on the DFA Resolutions Committee as a member. I also served on the 2023 Horizon Farm Credit Nominating Committee as a member, and the 2019 ELCO FFA Ag Advisory Board.

Community Involvement/Government Service:

I have been a member of the Myerstown Lions Club since 2019, serving as secretary since 2021. In addition, I am an Ephrata Community Church member and children's ministry volunteer.

What is your vision for the future of agriculture?

I think that the consumer market has a growing demand to be connected to farms, and with that demand, opportunities for farmers to sell direct to consumers will increase. I believe making it known that Horizon Farm Credit can offer support and lending to start-ups, transitioning operations, and first-generation farmers is very important to the future of our industry and myself, personally.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

I would expect that employee volatility will be an issue in the upcoming year due to market changes and cost of living imbalance. I think that the Farm Credit **EXPRESS** program will need to compete with OEM bought down rates on equipment and could experience some hardship. I would expect that lower commodity prices and higher operating costs will slow spending in the upcoming year. I also believe large farms will grow, and the custom cropping and custom services industries will grow in the next few years, which will lead to few equipment customers buying larger equipment.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

I am very appreciative that Horizon Farm Credit was willing to work with me when I was a young person getting started in agriculture. The level of care I received was above my expectations, and I have experienced that level of care extended to my customers through my role at Wenger's — a Farm Credit **EXPRESS** dealer — throughout the years. From that experience, I know that Horizon Farm Credit is an organization I can count on and one that I want to be a part of. Working in the equipment industry has given me the opportunity to learn and hear from customers from most sectors of agriculture across the nation, though primarily in the northeast United States. This experience gives me a unique and diversified perspective on the struggles that agriculturists face, as well as the opportunities that are available.



Northeastern Election Region



Northeastern Election Region, Candidate 1 of 3

Douglas E. Groff

Resides in: New Columbia, PA

Business Address: 190 Berkey Ln, New Columbia, PA 17856

570.490.8145 | douggroff78@gmail.com

Farm Credit Member Since: 2007

Age: 45

Brief Description of Agricultural Operation:

I am a partner and the primary operator of Still Waters Farms, LLC — a 9,600-head hog finishing operation. We also have a small herd of Scottish Highland and Highland-mix cattle.

Family:

My wife, Crystal, and I have been married for nearly 24 years. We have five children. Our oldest daughter (age 22) has just graduated college and is beginning her teaching career. Our oldest son (age 20) is currently working on his degree in forestry. We have a son (age 17) and daughter (age 14), who are both in high school, and our youngest son (age 8) is helping to keep us young.

Employment and business experience for past five years:

I manage the operations of Still Waters Farms, LLC., a contract hog finisher for Country View Family Farms.

Other boards or committees served in the past five years (and principal business):

I am currently serving on the Horizon Farm Credit Customer Advisory Committee for the Susquehanna region.

Community Involvement/Government Service:

For the last 13 years, I have been the pastor of Derry Mennonite Church (in rural Montour County) and continue to serve in that role. My passion is people and the glory of Jesus. It is a blessing and privilege to be bi-vocational as a pastor and farmer. I also do some occasional substitute teaching at the school where I taught for seven years and served as administrator for three years.

What is your vision for the future of agriculture?

The future of agriculture across our state and region needs to be accessible for young and beginning farmers. As markets and demands change, agriculture will continue to be adaptive and resilient. There will always be opportunities for innovation and forward-thinking for the next generation.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

Regulations and cost will continue to pressure agriculture. Horizon Farm Credit must continue to make its tools and products efficient for its current customers in response to these pressures. Also, it seems that there are opportunities to bring in new customers within the Horizon Farm Credit footprint. This issue gives Horizon Farm Credit the opportunity to get the word out about its products and services.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

As a relatively new farmer, I have relied quite a bit on Horizon Farm Credit services. My relationship with them has been truly helpful. It would be a privilege to serve on the board of an organization that has proven itself to be both excellent in its products and personal in its service. To be a small part of growing and strengthening a financial institution that is vital to the success of so many families would be very rewarding.



Northeastern Election Region, Candidate 2 of 3

Paul H. Schmidt

Resides in: Watsontown, PA

Business Address: Same as Residence

570.809.2049 | bpschmidt420@gmail.com

Farm Credit Member Since: 1991

Age: 63

Brief Description of Agricultural Operation:

My son and I own and operate a 175-head dairy cow operation. We grow our own feed and raise our replacement heifers. I am a first-generation farmer, so I understand the hard work, long hours, and difficulties of managing a modern dairy. We own 365 acres in Northumberland County. For 15 years, we did custom chopping and has an ag bag rental business. We were happy to have another son join the business at the beginning of the year.

Family:

My wife and I have been blessed to have six children —four boys and two girls. My family has been a great help in daily chores for the past number of years, and we have enjoyed the opportunity to raise a family on the farm and hope future generations can do the same.

Employment and business experience for past five years:

I've been a full-time dairy farmer for the past 38 years. Four years ago, I became a board member for AgChoice, which then merged with MidAtlantic Farm Credit to become Horizon Farm Credit, where I serve today. The responsibilities as a board member and the dairy farm keep me fully employed.

Other boards or committees served in the past five years (and principal business):

I have served on a variety of finance committees and problem-solving committees both in the church and in our local community. It seems that wherever you have people, you have problems. I've been asked to represent different people with their differences.

Community Involvement/Government Service:

With various disasters, including home fires in our area, I have been a willing participant to help clean up, and then do whatever needs to be done to try to help return normalcy to those impacted.

What is your vision for the future of agriculture?

The volatility in the marketplace is one of the major enemies of modern agriculture. The high price of new equipment, along with the price of farms is going to have a stifling effect on the younger generation. Young farmers need a credit source that has the information and the expertise to support them for the long term.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

Some of the major problems I see facing agriculture today include the price of technology and equipment, interest rates fluctuation, and stability of interest rates will be.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

Farm credit is one of the companies that has helped me be successful, and I would like to see others have the same opportunities that I did. I want to represent the people that we lend money to so that they, too, may be successful.



Northeastern Election Region, Candidate 3 of 3
Sean E. Snoddy

Resides in: Allenwood, PA

Business Address: Same as Residence

570.768.0011 | farmin40@yahoo.com

Farm Credit Member Since: 2017

Age: 40

Brief Description of Agricultural Operation:

My father, brother, and I milk 85 dairy cows, and we raise all our own replacements along with a few steers. We grow alfalfa, corn, soybeans, cereal grains for forage, and grass hay on 350 acres. Our dairy operation is located on the farm that my great-grandfather purchased in 1927. In the last 5 years, we have updated our manure pit, built a dry cow and heifer barn, and purchased the neighboring farm. My wife boards horses and teaches riding lessons as well.

Family:

My wife, Rachel, and I have been married for twelve years. We have two children – one son and one daughter.

Employment and business experience for past five years:

In addition to running the family dairy farm with my father and brother, I have taught technology education at Warrior Run High School since 2022, and previously taught at Mid-West High School. In 2018, my wife and I bought our current property and retrofitted the existing pole shed into a stalled horse facility with indoor riding arena.

Other boards or committees served in the past five years (and principal business):

I am a Cub Scout Den Leader for Pack 3622, and the vice president of Snoddy Farms Inc.

Community Involvement/Government Service:

Since 2006, I have taught technology education in the public school system, currently serve as a co-advisor for the Robotics Club and the Technology Student Association at Warrior Run High School.

What is your vision for the future of agriculture?

I would like to see an agricultural sector where opportunities are plentiful for farmers to run profitable businesses that provide quality goods and commodities, while also providing gainful employment in agriculture for members of their communities.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

Higher interest rates and rising land values are making it more challenging for beginning farmers trying to build their land base. In addition, keeping pace with changing government regulations and consumer demands is a challenge.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

I am a member/owner of Horizon Farm Credit and I feel I can represent members' voice as I have experience in dairy, beef, equine, and cropping operations. Horizon Farm Credit has played an important role in the growth of my operation, and I would like to see it continue to do the same for other small business owners, like me, in the future.



Northwestern Election Region



Northwestern Election Region, Candidate 1 of 2

John R. Murdock

Resides in: Wilcox, PA

Business Address: Same as Residence

570.439.0307 | Murdockforestmanagement@gmail.com

Farm Credit Member Since: 2018

Age: 37

Brief Description of Agricultural Operation:

I own and operate a cut-to-length logging company based in Elk County, Pennsylvania. Currently, I have three excellent employees. Together we harvest nearly 1,000 acres of timber annually. Our niche in the forest products industry is harvesting the poorest trees within a given forested area to encourage the growth of the finest remaining trees. This silviculture-based harvesting method is very similar to picking dandelions from your garden so tomatoes can thrive. The low-quality harvested trees are then merchandised into the paper, firewood, pallet, and fencing industries. We primarily operate on lands owned by the Allegheny National Forest, Pennsylvania Game Commission, Pennsylvania Department of Natural Resources, as well as Timber Investment Properties and small, nonindustrial, private land ownerships. This is a fully mechanized timber harvesting system, meaning that trees are not cut utilizing chain saws, but rather, tree felling and processing machines that keep the operator safely in the cab of a machine during the daily production process.

Family:

My wife, Mandy, and I have two beautiful daughters. Claire Grace is 7 years old and is in first grade at Johnsonburg Elementary School. Elsie Joy is 5 years old and is finishing up pre-school at the Kane day school. Mandy is an avid trail and marathon runner, and Claire and Elsie enjoy youth soccer. I provide the snacks and drinks for both. Mandy is employed by the USDA as the District Conservationist for the Natural Resources Conservation Service (NRCS) for the Potter, McKean, and Cameron County region.

Employment and business experience for past five years:

My self-employment officially took flight in August of 2020. I am extremely proud of the business growth in the past four years. Prior to that, I was employed as a procurement forester by a very large hardwood lumber producer, as well as a procurement forester for a pulp and paper mill.

Other boards or committees served in the past five years (and principal business):

I currently serve on the First Baptist Church of Johnsonburg's Deacon Board and on the subcommittee for property and finance. I also serve on the Allegheny Hardwoods Utilization Group Board based in Kane, Pennsylvania.

Community Involvement/Government Service:

My business is a member of the Allegheny Hardwoods Utilization Group, Pennsylvania Forest Products Association, Forest Resources Association, and American Logger's Council. I also provide financial support to the Allegheny Chapter of the Society of American Foresters, Pennsylvania Sustainable Forestry Initiative, and the Johnsonburg/Wilcox Youth Soccer Association.

What is your vision for the future of agriculture?

The food, fiber, and shelter this world of 8.1 billion people and counting, needs must be sourced from sustainable and responsible sources. United States farms and forests are positioned best globally to supply the quality and quantity of product humanity demands. However, if we do not inform and convince consumers of this fact, we will still be importing cheap, inferior, agricultural and forest products produced with little to no regard for human rights or proper environmental practices. Food and fiber security is national security. Sourcing local is environmentally friendly. A very large group of relatively small producers who focus on the daily business of farm and forest management generally do not have time to proudly inform in the public of the good that we do. We must, however, at every turn, remind all audiences we are American producers, job creators, environmental stewards, and problem solvers. The alternative to the American farm and forest is, by far, not a safe alternative.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

By 2050, the world population is expected to grow to 9 billion. The current age of an American Farmer is 58 years old. Today's farmers likely will not be feeding and clothing the world 25 years from now. The next cohort of farmers will need to produce more product than ever to meet demand. How will this be accomplished in that timeframe? The challenges will be extraordinary. The most obvious, in my view, is the challenge of keeping the Eastern Seaboard American Family Farm in production agriculture and protected from urbanization and development pressures. Horizon Farm Credit will not be lending to the same borrowers as farms and business move through the generations and the value of those assets and lands will increase substantially. There is great danger permanently losing these lands to development and a greater danger that next generation farmers, despite their best efforts, cannot afford to keep them. Along with our public sector friends, this very real challenge needs to remain always top of mind.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

I would like to serve the members of Horizon Farm Credit to provide a prospective of the first-generation farmer and business owner. As a mid-30-year-old with a young family and very strenuous business and family requirements, I feel I can offer a unique viewpoint that supports young, beginning farmers and agricultural entrepreneurs. I feel I can also be the voice for many as I, intimately understand the life of the successive generation farmer that holds immense dreams and plans for their future, all while trying to navigate the busy daily family life of raising their own young family. I also bring a unique and non-traditional perspective working in the forestry. The forest products industry accounts for nearly 25% of Pennsylvania's agricultural total employment. However, this is often a very underrepresented portion of the agricultural industry overall. I feel my position in life, and in my own business growth, as well as my expertise in the Forest Products Industry will add a unique perspective to the Horizon Farm Credit Board of Directors.



**Northwestern Election Region, Candidate 2 of 2
Christine Waddell**

Resides in: Townville, PA

Business Address: Same as Residence

814.720.5584 | appleshamrock@yahoo.com

Farm Credit Member Since: 1983

Age: 65

Brief Description of Agricultural Operation:

My husband, Rob, and I, along with our son Josh, own and operate Apple Shamrock Dairy Farms in Northwestern Pennsylvania. We are currently milking 1,300 cows and cropping 3,500 acres. We are proud of the slow and successful growth our operation has seen over the last 44 years. We have grown from milking 80 cows to 1,300 cows, and from cropping 300 acres to 3,500 acres, starting out with no employees to now employing 30 people. We believe our willingness to learn and adapt, as well as our progressive mindset, has helped us to achieve our goals. We are proud to have a succession plan in place that allows our son to achieve his goals, and we look forward to seeing what the future holds.

Family:

Rob and I have three children. Our oldest son, Josh, is in partnership with us in the dairy operation. He and his wife, Hayley, have four children. Our son, Joe, works in the field of ag innovation and works part time on our dairy. He and his wife, Gwen, live in the Cochranon, Pa, area. Our daughter, Katie, is an educator, having taught elementary school for many years and is now an Assistant Professor in the school of Education at Gannon University. She and her husband, Sean, reside in Cambridge Springs, PA.

Employment and business experience for past five years:

As the person charged with doing all the bookkeeping and recordkeeping for our dairy operation, I have put my Bachelor of Science in accounting to good use. I am responsible for all day-to-day bookkeeping, as well as preparing all financial documents. I complete all regulatory reporting, crop reporting, and year-end tax preparation. I still put time in the dairy office doing data entry work, which allows me to keep involved with the details of our dairy herd. My husband, son, and I work as a team to make long range plans and capital purchase decisions. We work closely with our financial consultant, loan officer, and other experts to continue to learn and educate ourselves to be successful into the future.

Other boards or committees served in the past five years (and principal business):

I have been active with the Crawford County Dairy Princess Committee for the past 25 years, having served as chair, and am currently the treasurer. I was a

4-H leader for 19 years while our kids were actively involved and have recently become a Cloverbuds 4-H leader to participate with our grandchildren as they start their 4-H journey.

Community Involvement/Government Service:

I am an active member of St. Hippolyte Catholic church and am a Pennsylvania Farm Bureau member. We often host county and regional legislative tours as we believe we must get to know and help inform our legislators about agriculture. We host various tours for local school-age children and community groups each year.

What is your vision for the future of agriculture?

I believe there is great potential for the future of agriculture. It may not look the same as it does today, but if we are able to adapt, learn, and grow, we will find success in our agricultural businesses. We provide a very important product that will always be needed...food. We must find innovative and creative ways to be more efficient, and we must also encourage young people to get involved in agriculture. There is room in our industry for all sizes and types of agriculture, and if we embrace the possibilities and look for opportunities, we will succeed.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

There are many challenges facing agriculture today. Some that come to mind in our operation include finding and retaining quality staff, rising costs of inputs, and continued regulatory pressure. We live in a global economy and there is uncertainty in our world, which creates uncertainty for us. Whether it is political, supply availability, or commodity prices, there are no guarantees, and we must be adaptable to remain successful. Horizon Farm Credit also faces an ever-changing environment. We see association mergers, high cost of technology, and difficulty in finding and retaining qualified staff. Having a staff with a dedication to agriculture that is willing to go above and beyond to help our customers is a necessity. Horizon Farm Credit must work hard to continue to provide accessible credit to farmers in all arenas of agriculture to help them achieve their dreams.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

Farm Credit has been in lock step with us over the last 44 years as we have grown our dairy business, providing credit, stability, and advice. They have been with us through the low times and helped us make wise decisions in the high times. We greatly value our relationship with our loan officer and other staff members. I want to be able to continue to give back to an organization that has given so much to us. Serving on the Board of Directors has allowed me to share my knowledge, learn, bring information back to our home operation, and help to make sure that Farm Credit remains a strong source of credit and other ag services for future generations of farmers, like our children and, hopefully, grandchildren.



Southcentral Election Region



Southcentral Election Region, Candidate 1 of 2 **Stacy L. Burchett**

Resides in: Airville, PA

Business Address: Same as Residence
717.578.4582 | stacyburchett77@gmail.com

Farm Credit Member Since: 2014

Age: 47

Brief Description of Agricultural Operation:

The Burchett family engaged in their first farming endeavor in 1948 when Desota and Evelyn Burchett purchased 120 acres. It originated as a small grain farm, and in 1966, they were able to purchase another 265 acres. They added and developed a milking parlor where additional family members, Robert and Judy Burchett, joined the farm. The dairy farm was sold in 1988 when they transitioned into a grain and small beef cattle operation. In 2002, the operation moved solely into a grain producing entity.

My husband, Tom, and I joined the operation as partners in 2013, becoming the third generation to partake in the farming activities. We purchased the operation in 2020 and became sole owners at that time. Today, we continue as a grain farm, covering approximately 3,400 acres producing corn, wheat, and soybeans. We have recently begun a new venture into the construction of four broiler poultry barns in addition to initiating our herd of miniature highland cattle. Our son, Mitchell, recently graduated from Penn State and returned home, where he is hoping to become the fourth generation to oversee the operation and continue its longevity. It is his goal to diversify and grow Maple Spring Farms.

Family:

I have been married to my wonderful husband of more than 25 years. He is a third-generation farmer. My oldest son, Tyler, is a graduate of the University of Kentucky with degrees in finance and marketing, as well as a minor in analytics. My middle son, Mitchell, is a graduate of Penn State University with a degree in agribusiness management. My youngest child, Madisyn, is currently a junior in high school looking to apply for early graduation this school year. It is her goal to move into the medical field. We also have three dogs and a bunny.

Employment and business experience for past five years:

I became a partner in Maple Spring Farms, LLC, with my husband and his parents in 2013. At this time, I transitioned the business record keeping system from that of a manual entry to an electronic system. In preparation for handling most of the daily accounting functions, I made the decision to resign as a controller in the corporate environment to join my husband on the farm full-time. This allowed me to focus more on the farm and the activities that it entailed. Since 2020, I have been acting as a partner with my husband and work with him on all aspects of the operation. It is my task to maintain internal and external controls, as well as prepare financial statements for use in our decision making. I am also a partner in Maple Spring Farms Partnership — our real estate entity that exists as a separate structure of our operation. In this entity, I have experience negotiating land purchases, managing properties, completing special projects, and planning or developing business strategies.

Other boards or committees served in the past five years (and principal business):

I am currently a member of the Horizon Farm Credit Customer Advisory Committee. I am also the president of the Red Lion Area Field Hockey Booster Club, where my daughter attends high school. Although not in the last five years, I have served in various positions among many non-profit organizations. I am regularly involved with the activities and committees of our children throughout their education.

Community Involvement/Government Service:

In past years, I have served as an auditor for our local municipality. I have also volunteered numerous times over several years with the Junior Achievement Program. This is an outreach non-profit organization which teaches young students about business and empowers our youth to become successful in our economy. Regular involvement in the activities of our children allowed me to also serve as the head of many committees.

What is your vision for the future of agriculture?

My primary vision for the future of agriculture is simple — education and continuity. So many people do not understand just how intertwined agriculture is in their lives. As farmers, we need to create an environment where we can educate society. Agriculture is dependent upon many uncontrollable items. Farmers rely on others for so many things, and the lack of knowledge is a hinderance on the situation. It is important for the average individual to understand how influential agriculture is. I would love to see more people provide the respect and understanding that is deserved by our farming community. I am hopeful that because of this new understanding, many younger individuals will seek an interest in this field of study. Our farming community is aging, and the amount of younger ag professionals is not adequate to feed the world. I am hopeful that we will develop better and more efficient ways to make more out of less.

I would love to see family farms continue in operation, but I think this something that will become less prevalent. I feel that many family farms are going to have to manage their operations as a business to succeed.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

Operational costs appear to be one of the primary issues facing both the farming community, as well as Horizon Farm Credit. Increased land prices for both purchased and leased ground are an enormous burden that our farming community faces. In addition to that, the increased input costs have placed a financial strain on many of our farmers. Supply chain management issues are also of growing concern. The inability to get equipment and parts can be detrimental. In almost all cases, farmers may face higher than normal expenses to operate at the same capacity. The impending farm bill and government regulation is yet another concern that the farming community is faced with. There are many uncertainties in this industry and there appears to be an increase in the amount of those items during recent years.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

Serving on the Board of Directors would be a privilege to me as I was not raised in the farming community. I was a member of the business world my entire life, but it wasn't until I met my husband that I was introduced into this culture. I have been introduced to many people in this industry, and the passion and character of these individuals appear far above any that I have ever experienced. I was very fortunate to be able to raise my family surrounded by people with such amazing values. They have all been very kind, helpful, and full of determination to accomplish a common task. These traits are all core values that I wish to instill in my children, and it is to the farming community that I owe these thanks. It would give me the greatest pleasure to be able to give back to the very same members that I have learned so much from. Using my knowledge and integrity to make decisions that could benefit the farming industry would be of great pleasure. It is also my goal to help the future generations be able to continue the farming longevity.



Southcentral Election Region, Candidate 2 of 2
Brian L. Reiff

Resides in: Shippensburg, PA

Business Address: 94 Hershey Rd, Shippensburg, PA 17257

717.729.2139 | BLR8300@msn.com

Farm Credit Member Since: 2002

Age: 41

Brief Description of Agricultural Operation:

I own and rent approximately 325 acres of crop and pasture farm, growing corn, soybeans, hay, and wheat. I also manage a custom cattle backgrounding operation, while assisting my father with his angus cattle feedlot and 700 acres of crops. We enjoy raising our kids on a farm with goats, rabbits, and mini horses.

Family:

I have been married to my wife, Marlene, for 18 years and we have three boys and one girl. Marlene is a stay-at-home mom and helps over-see the animals when I am gone. My oldest son, Dustin, is 13 and is showing interest in becoming a veterinarian. Parker is 10 and loves taking care of his rabbits and mini horses. Brynlee is seven and enjoys taking the mini horse for cart rides and has been begging for chickens. Jettson is four and likes being with dad wherever he goes.

Employment and business experience for past five years:

I am an owner and manager of Pro Fence LLC for over 18 years. Pro Fence LLC is a farm fence installation company serving 5 states with 4 locations and 48 team members. I am a farm operator and owner, and the owner of Residential Property rentals. I earned my commercial pilot license. The flight training has taught me a way of thinking about risk and procedures from a whole new dimension, "you cannot become complacent no matter how good you are. Be ready with plan B; it doesn't always go as planned."

Other boards or committees served in the past five years (and principal business):

Currently serving as a director at Horizon Farm Credit and serve on the Compensation and Governance Committee. I also served on Board of Blue Mountain Brethren in Christ Church for 8 years.

Community Involvement/Government Service:

I am involved in our local charity that supports community needs that arise from disaster or unfortunate circumstances. In addition, I help with disaster relief aid across the globe through NGO and missionary groups. We support 4H kids through purchasing their animals through Fairs, I am member of PA Farm Bureau, and an active member of Living Well Community Church.

What is your vision for the future of agriculture?

I would like to see where there is opportunity for young, beginning farmers to enter the industry and coincide with larger operations. As technology is developing and land prices rise, farms will scale to take advantage of efficiencies through scale, and other farms will become a lot more diverse and specialized in the niche areas. Farmers will need to become creative in using technology to educate themselves and the market, and to grow efficiencies in all aspects of farming. The future looks bright. With every change there is opportunity.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

The challenge with agriculture and Horizon Farm Credit will be getting funding to smaller, beginning farm operations that can cash flow. I believe there is a need to get creative in getting funding into the hands of young, enthusiastic people, while also providing the educational tools to help them succeed. I feel we need to keep agriculture from turning into commercialized enterprises that eliminate family farms but includes small family farms by diverse thinking of how farms can look and operate in the future.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

I was 19 years old when I got my first loan with AgChoice Farm Credit to help grow my custom farming operation. I have used Farm Credit since then and they brought me to where I am today. I fully understand the importance of good credit available when needed. I want to be part of making that a solid reality for others. I want to help share the local community's vision within Farm Credit, and to understand how the Farm Credit system works and be able to use that knowledge to educate others in my community. I also hope to network with and learn from all those that are involved.



Southwestern Election Region



Southwestern Election Region, Candidate 1 of 2

Matthew C. Carr

Resides in: New Alexandria, PA

Business Address: 188 Pine Dr, New Alexandria, PA 15670

724.244.5098 | pard1228@gmail.com

Farm Credit Member Since: 2019

Age: 40

Brief Description of Agricultural Operation:

I am the third generation of my family's dairy farm. We are currently milking 260 Holstein cows. Along with the dairy, we farm 850 acres of hay, corn, soybeans.

Family:

My wife, Nicole, and I got married 20 years ago. Since then, we have been blessed with six amazing children. Our oldest, Taylor, is graduating high school this year. She is planning on attending college to pursue an education degree. Brianna is a junior in high school and is very active in sports. Madison is a freshman in high school and enjoys sports. Aislinn is in seventh grade, and she just finished the middle school musical. Alexis is in fifth grade, and finally our youngest, Matthew, is in first grade. They all enjoy the farm and help with calf feeding and other small jobs around the farm.

Employment and business experience for past five years:

I have been an employee of our farm for my entire life. However, in the last year, we created our LLC, and I have now become part owner.

Other boards or committees served in the past five years (and principal business):

I have been on the board for the Center of Dairy Excellence for the last two years. Also, I have been on the Horizon Nominating Committee for the last two years, and prior to the merger.

Community Involvement/Government Service:

None

What is your vision for the future of agriculture?

I would like to see agriculture flourish. I have always worked on our farm. Agriculture has provided me with a wonderful childhood. It has taught me how to work hard to achieve goals. Farming has provided me with a job and lifestyle to raise my family in, and I would like to do my best to help that continue for the next generation.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

I believe that the primary issues facing agriculture and Horizon Farm Credit include the decline of dairy operations in Pennsylvania. Many farms, in my area and other areas, are selling out and being developed for houses. This is making it increasingly harder for us to grow our business.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

I want to serve on the Board of Directors because I would like to help an organization that has helped my business. Over the last several years, I have used Horizon Farm Credit to grow my business, including adding new bunkers, purchasing machinery, and buying a rental house with Farm Credit's help. I would like to help guide Horizon Farm Credit into the future so that we can help agriculture flourish across our region.



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Southwestern Election Region, Candidate 2 of 2

William K. Jackson

Resides in: New Salem, PA

Business Address: Same as Residence

412.582.4124 | Jacksonv@breezeline.net

Farm Credit Member Since: 1979

Age: 68

Brief Description of Agricultural Operation:

Jackson Farms is a family partnership consisting of a 150-cow dairy herd and 850 acres of owned and rented crop land where we grow alfalfa and grass hay, corn, and soybeans. Jackson Farms 2, LLC is a related entity that processes milk from the farm and sells as fluid milk, ice cream, and cheddar cheese. These products are sold via an owned convenience store, as well as approximately 20 other stores and restaurants within a 40-mile radius.

Family:

I have been married to my wife, Jan, for over 46 years. We have three grown daughters. Joni and Jill are both teachers in local school districts, and Jenna is employed as a physician assistant. Jan and I are also blessed with nine grandchildren.

Employment and business experience for past five years:

My business experience has been as owner and manager of Jackson Farms and Jackson Farms 2, LLC. I am also a managing partner in Jackson Farms LP, which manages natural gas holdings on the farm.

Other boards or committees served in the past five years (and principal business):

In addition to serving on the Horizon Farm Credit Board of Directors, I serve as a board member of the AgFirst Farm Credit Bank, which is the district bank providing funding and services to Horizon and 15 other associations in the

district. I am also a board member of the National Farm Credit Council, which is the lobbying arm of the Farm Credit System. Other boards that I currently serve on, or have recently served on, include the Fayette County Agricultural Improvement Association, which operates our local county fair; the Fay-Penn Economic Development Council, which promotes economic development in Fayette County, Pennsylvania, and the Penn State Fayette Campus Advisory Board, which is a branch campus of Penn State University.

Community Involvement/Government Service:

My community involvement has been as a volunteer for many organizations and boards. I was a 4-H dairy club leader for many years, and I served as board president of our county fair for 27 years. I volunteered in the past as a board member of the Fayette Chamber of Commerce and the Community Foundation of Fayette County. I'm also a member of and attend the Pleasant View Presbyterian Church.

What is your vision for the future of agriculture?

I believe the future of agriculture is bright. I see the industry continuing to evolve as a mix between larger scale operations and smaller, more specialized niche type businesses. I think that both can be successful.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

There will always be challenges facing agriculture, including weather events, low commodity prices, increased government regulations, and many other situations. The challenges for Horizon will be continuing to evolve to meet the needs of a diverse and constantly changing customer base. Keeping pace with technology will be key, but we must be mindful not to compromise the close personal relationships with our customers. These relationships are what differentiate Horizon Farm Credit from other lenders.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

I enjoy giving back to the agricultural community. I feel that I can be effective as a board member in promoting policies that I believe are in the best interest of our member-borrowers.



Maryland State Seat



Maryland State Seat, Candidate 1 of 2

Coard D. Bounds

Resides in: Berlin, MD

Business Address: 10445 Mason Rd, Berlin, MD 21811

410.726.2767 | coard.bounds@gmail.com

Farm Credit Member Since: 2013

Age: 42

Brief Description of Agricultural Operation:

I manage Newark Grain, Inc., an agricultural operation specializing in 3,000 acres of no-till crops in a rotation of corn, cover crops, and soybeans. Since the transition in ownership began in 2013, which was featured in the MidAtlantic Farm Credit—now Horizon Farm Credit—publication Leader, we have expanded our operations. We have added more acreage, invested in irrigation and grain bins, and hired a second full-time employee.

Additionally, four years ago, my wife Jill and I launched Coulbourn Farm, a wedding venue in Snow Hill, Maryland. This venue operates independently under Jill's management. Adjacent to the venue, we've recently planted a quarter acre of lavender, which we are enthusiastic about.

Family:

My wife, Jill, and I were married in September 2010. Jill is from Kennett Square, Pennsylvania, and comes from a family of several generations of rose and mushroom growers. Our children—Holden (June 2013), Cooper (January 2015), and Beau (June 2018)—keep us busy with a full life outside of work. Jill is the driving force in our family, and we cherish our family trips skiing, camping, and surfing. In August 2023, we enjoyed a memorable three-week camping trip to Arizona and are planning a shorter trip this summer to Niagara Falls.

Employment and business experience for past five years:

I have been an owner of Newark Grain, Inc. since 2013, where I handle field operations, marketing grain, sourcing cost-effective inputs, managing employees, overseeing company healthcare, insurance, DOT regulations, writing Nutrient Management Plans and variable rate prescriptions.

Additionally, I co-own Coulbourn Farm, LLC, which was established in 2020 as an event venue. I am also a licensed Professional Land Surveyor in Maryland,

performing those services during the summer and winter months. Previously, I owned and operated Bounds Land Survey LLC from 2010-2015 before selling it to a competitor to spend more time with my family.

Other boards or committees served in the past five years

(and principal business):

- Mid-Atlantic Soybean Association
- Horizon Farm Credit Customer Advisory Committee
- Worcester County Farm Bureau

Community Involvement/Government Service:

I am actively involved as a director with Mt. Zion Church and currently serve as the director of Trinity Memorial Cemetery. Additionally, I am a director for the Worcester County Farm Bureau and Mid-Atlantic Soybean Association.

What is your vision for the future of agriculture?

Artificial Intelligence is rapidly advancing, with projections suggesting significant impacts on agriculture. While fully autonomous machinery is not yet a reality, it is on the horizon. This may lead to integrated farming solutions from seed to feed, potentially creating consumer backlash and fostering niche markets. However, those passionate about farming will adapt and innovate. The possibilities for new methods and applications in agriculture are truly exciting. For instance, I used AI to improve the polish and flow of this text!

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

Locally, legislative and regulatory challenges are pressing concerns. Over-regulation has led to the closure of many Maryland lumber mills, and similar issues may impact the poultry industry. In contrast, lumber mills in the southern U.S. are thriving under more reasonable regulations. Poultry producers in the Delmarva region, who have operations in the south, are acutely aware of the cost differences in regulation and will be the first to notice when regulations become overly burdensome.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

Farm Credit lending has been instrumental in my family's achievements, and I feel a strong obligation to give back by serving on the Board of Directors. This role presents an exciting new challenge, and I am eager to contribute to the continued success of the Farm Credit System.





Maryland State Seat, Candidate 2 of 2

Jennifer L. Rhodes

Resides in: Centreville, MD

Business Address: Same as Residence

410.310.0103 | rhodesjenny164@gmail.com

Farm Credit Member Since: 1998

Age: 63

Brief Description of Agricultural Operation:

My family's farming operation includes poultry, grain, and woodland farming operations on 380 owned acres in Queen Anne's County. The poultry farm consists of a four-house farm, where we raise organic chickens. Our cropland produces corn, wheat, soybeans, and cover crops. The woodland is our long-term crop and is managed with plantings of native trees and shrubs, wildlife, and conservation areas. My best crop are my five grandchildren!

Family:

My parents are C. Temple Rhodes, Jr. and Patricia A. Rhodes of Chestnut Vale Farms. I have two sons — Chris and Ryan. Chris and his wife, Shannon, own and operate Black Dog Farms. Ryan and his wife, Rachel, own and operate Shore Pleasure Farm and Hillsdale Farm. I have five perfect grandchildren — Hunter (12), Cole (10), Oliver (7), Audrey (5), and Henry (5). We all have separate farming operations, but all work together. Jeff Rathell, my fiancée, serves as past chair of Choptank Electric Cooperative, Inc. Board of Directors and is employed by Ag Industrial, a farm equipment dealership.

Employment and business experience for past five years:

I am the sole proprietor of Deerfield Farms LLC, and own Hillsdale Farm LLC jointly with my son, Ryan. Outside of farming, I am the principal County Ag Agent for University of Maryland Extension, Queen Anne's County. I am responsible for planning, implementing, and teaching educational programs using a variety of delivery modes. This includes the interpretation and dissemination of the latest research findings in the following fields — agriculture production and profitability, risk management, and poultry production. Nutrient management plans are state mandated for all farmers. I carefully review and approve each plan that is written by the advisor. I also prepare information for the media, develop grants, and solicit funds for projects to enhance programs, develop strong relationships with county and regional organizations, serve on university committees, and hold leadership positions on local and state committees and professional associations. In all I do, my overall goal is to help farmers succeed in producing and marketing agricultural products in a manner that results in economic, family, community, and environmental sustainability. At the end of each day, I know I have done my best to educate our community on agricultural related matters protecting our soil, water, air, and quality of life.

Other boards or committees served in the past five years (and principal business):

I serve on the Horizon Farm Credit Board of Directors, and currently serve on the Risk Committee. I have served on all committees, as well as having previously served as a past chair of the board. I am chair of the AgFirst District Legislative Advisory Committee, and a board member on the following — Farm Credit Council,

Delmarva Chicken Association, US Roundtable for Sustainable Poultry and Eggs, Queen Anne's Soil Conservation District, and Compass Hospice. I served on the Dean's Global Leadership Council of UMD AGNR.

Community Involvement/Government Service:

I am very active in my community as it's very important for me to give back to my community. I serve on the following — Mid-Shore Community Foundation, board member; Delmarva Land & Litter Collaborative, steering committee; Queen Anne's County Farm Bureau, advisor to the board; Mother of Sorrow Catholic Church, member; Maryland Association of County Agricultural Agents, member and past president; and National Association of County Agricultural Agents, member.

What is your vision for the future of agriculture?

My vision for the future of agriculture is that farmers will be respected as an industry, and especially for all their practices, while all facets of agriculture work together. We must continue to work to share our farming stories, while we move forward with technology to feed, fuel, and clothe the world. My second vision is that all agriculture can succeed in producing and marketing agricultural products in a manner that results in economic, family, community, and environmental substantiality.

What do you believe are the primary issues facing agriculture and Horizon Farm Credit?

When I found my passion for this industry years ago, I never would have expected to see the variety of issues facing agriculture as we have today. Primary issues are emerging include markets, technologies, and career paths. Farm Credit isn't the same either. Technology advancement from broadband service to precision agriculture and the use of machine and artificial intelligence will shape how agriculture evolves in the future. It all must be financially sustainable. Emerging markets seem to be consumer driven. We need to be proactive and not reactive. We need to figure out what consumers want before they do. The transfer of farming operations to the next generation and career opportunities in agriculture to support farming are extremely important — It's why I am so passionate about agriculture. I want to make sure my grandchildren have a pathway forward to farming. Educating students about career opportunities in agriculture is vital to our future. One primary issue for Horizon Farm Credit is how to service the wide diversity of farmers. From applying for loans online to the personal touch of driving up the farm lanes. Staying with the mission of financing and supporting rural areas is of utmost importance.

Why do you want to serve on the Board of Directors for Horizon Farm Credit?

Agriculture has not only shaped who I am today, but it's also allowed me to find my purpose. My life revolves around agriculture. All of my experiences have given me a very strong work ethic and a solid foundation in agriculture. I am where I am today because of Farm Credit. My passion for Farm Credit goes back to 1998, after a divorce. Farm Credit helped me so I could raise my sons on our family farm. I want to be able to help others to have the same opportunities and see their farms succeed. My knowledge of our industry, strategic leadership skills, and understanding of the region drives my passion for the Farm Credit Cooperative System and is the force behind my aspiration to serve of on the Horizon Farm Credit Board of Directors. It would be an honor to represent the over 20,000 members of Horizon Farm Credit.



Nominating Committee Candidates

The following candidates have been nominated for the 2025 Nominating Committee:

(Two open positions per region)

Delmarva Election Region

Position #1:

Eric W. Carlson - Felton, DE

Eric is a farmer from Felton, Delaware. He grows corn, soybeans, wheat, barley, and sorghum in Kent and Sussex County, Delaware. He and his wife, Jennifer, have two children. Eric is a member of the Delaware Farm Bureau and volunteers as a coach for his daughter's basketball team.

Curtis A. Lankford - Laurel, DE

Curtis is the co-owner and operator of H&L Farms Incorporated of Laurel, Delaware. A fourth-generation farming operation, H&L Farms' annual crop production consist of grains, vegetables, and produce. In his spare time, Curtis enjoys spending time with his wife, Judy, and sons, Lucas and Evan. Curtis serves as an active board member of Laurel Grain Company.

Position #2:

Hannah N. Cawley - Denton, MD

Hannah is a born and bred Caroline County farmer who now resides in Denton, Maryland, with her husband, Matt, and two children, Brianna and Bryant. She is a full-time farmer, working on her family farm in Federalsburg, Maryland, raising poultry, grain, and vegetables. Aside from the family farm, Hannah is a Maryland nutrient management consultant and helps her husband, Matt, manage their two farms of grain production. She is a 2006 UMES graduate, LEAD Maryland Class VI graduate, and now sits as vice-chair for the Caroline County Planning Commission.

Shane I. King - Princess Anne, MD

Shane is a second-generation grain farmer in Somerset County, Maryland. He is active in Somerset County Young Farmers, Farm Bureau, church, and his son's school. He loves spending time with his wife, Haley; son, Conner; and daughter, Maggie Rose.

Keystone Election Region

Position #1:

Joshua O. Beam - Narvon, PA

Jon E. Stutzman - Kutztown, PA

Jon and his wife, Holly, purchased their 160-acre crop farm from his parents in 2009. They grow corn and soybeans and have a small beef cow herd. They own Stutzman Crop Care Inc., an independent crop consulting service, providing integrated crop management services to clients throughout the Eastern Pennsylvania and North Central New Jersey regions for the past 25 years. Jon has served as the advisor for the Kutztown Area Young Farmer chapter for over 30 years.

Position #2:

Wesley M. Schmidt - Ottsville, PA

Jeffrey S. Zimmerman - Lebanon, PA

Jeff is the founder of Agri-Applicators, Inc., which has provided various services to crop and livestock farms in the region since 2000. Jeff grows 500 acres of crops and has a beef finishing operation. Jeff and his wife, Melanie, have three daughters who are very active in 4-H, sports, and music. He is an active member at Mission-Church Myerstown.

Northeastern Election Region

Position #1:

Craig D. Finkbiner - McAlisterville, PA

Craig owns and operates his farming business in Juniata County, Pennsylvania. He currently farms 600 acres consisting of corn, beans, small grains, and hay. Craig also raises 60 head of beef cattle, consisting of Holstein that he buys from dairy farmers and angus from his own herd. He raises 7,200 head of hogs for Wenger Feed Mills, and they are marketed to Hatfield Meats. Along with crop farming, he custom farms for many other farmers. Craig has been involved with many organizations including Farm Bureau, his local church, and Horizon Farm Credit.

Eric D. Moser - New Columbia, PA

Position #2:

Brett S. Reinford - Mifflintown, PA

Brett manages the business end of Reinford Farms in Mifflintown, Pennsylvania. With his parents, Steve and Gina Reinford, and brothers, Chad and Drew, Brett is part of the innovative team that has built a 57-cow dairy in 1991 into today's 800 cow operation, with 32 employees and two profitable anaerobic digester systems that has put them at the forefront of renewable energy and environmental stewardship. Brett is involved in dairy advocacy opportunities and has served on several dairy related boards since coming back to the farm in 2012. Brett and his wife, Meredith, live in Mifflintown, Pennsylvania, and have four young future dairymen.

Andrew L. Ranck - Mifflin, PA

Andrew is a second-generation organic farmer in partnership with his dad and brother. They milk 200 cows, raise 2,500 market hogs, and farm 1,300 acres of corn, beans, small grain, hay, and pasture. Andrew enjoys farming and the opportunity it provides to try new ideas, as well as learning and growing in multiple disciplines.

Northwestern Election Region

Position #1:

Sally B. Haggerty - Northeast, PA

Sally is a fifth-generation farmer in Erie County, Pennsylvania. She, alongside her husband, Jason, operates a 115-acre grape farm. In addition, Sally is the manager at Clover Hill Sales, LLC, vice president of the Erie County Farm Bureau, and is an active volunteer with Ag Promotions.

Adam J. Raney - Adamsville, PA

Adam is a second-generation farmer who owns and operates J-Ra Holsteins with his father and family. They milk 55 registered Holsteins and farm 200 acres of row crops.

Position #2:

John K. Burkett - Sharpville, PA

John is a partner at McCullough Grain in Mercer County, Pennsylvania. His operation includes two country elevator locations, a seed dealership, and a crop farm consisting of 2,300 acres of corn, soybeans, and wheat.

Jason D. Coopey - Port Matilda, PA

Jason operates their family's 375-acre, sixth-generation fruit farm in Centre County, Pennsylvania. The Way Fruit Farm operates two retail farm market locations, including a café and bakery in each location, in addition to growing strawberries, cherries, apples, peaches, plums, pumpkins, sweet corn, and sunflowers. Jason has been a full-time farmer for 14 years and, prior to farming, was a federal agent for 10 years after graduating from Penn State University. He has three children with his wife, Megan. They operate a non-profit organization, A Way to Help, which gives back to their community that they love being part of in State College, Pennsylvania.

Potomac Election Region

Position #1:

John "J.P." Parker Smith, Jr. – Westminster, MD

J.P. is an eighth-generation farmer on his farm just outside of Westminster, Maryland. J.P. raises 4-H animals with his three children including beef cattle, sheep, goats, chickens, and rabbits. J.P. works with his brother to grow corn, wheat, hay, and soybeans on his farm. He is also the program manager for the Carroll County Agricultural Land Preservation Program.

Jessica A. Todd – Union Bridge, MD

Jessica owns Clear Ridge Nursery Inc., with her parents, located in Carroll County, Maryland. She grows 150 acres of native trees and shrubs for the Mid-Atlantic area. Jessica has been active in the nursery since she was twelve years old and has a business degree from Western Maryland College. She is currently an active member of the Maryland Landscape Nursery and Greenhouse Association, and Board Member of MANTS Trade Show.

Position #2:

Jason S. McDonald – Stephens City, VA

Jason is a third-generation farmer with a farm in Frederick County, Virginia. The operation consists of 250 acres of apple orchard, a 200 head beef cow herd, 800 acres of row crops, and a horse boarding facility. Jason and his wife, Jennifer, oversee most of the operations and are now joined by their son, Justin, who also works full time on the farm. They plan to expand and continue their farming operation for future generations.

Monica S. Powell – Westminster, MD

Southcentral Election Region

Position #1:

Michael L. Flinchbaugh – Hellam, PA

Mike is a fourth-generation farmer who owns and operates a farm together with his brother and sister. They grow corn, soybeans, wheat, sorghum, snap beans, hay, and fruit crops. The operation also includes an on-farm retail farm market and agritainment enterprise, as well as an apple processing business. Mike serves on the board of the York County Conservation District and the State Conservation Commission, as well as the board of directors and research committee for the State Horticultural Association of Pennsylvania.

Amy J. Wenger – Pleasant Hall, PA

Amy began farming in 2006 when she married into the farm life. She and her husband own a dairy farm, milking around 285 cows and raising their own replacements. Amy is a member of Air Hill Brethren in Christ Church and serves with their youth group.

Position #2:

Ryan J. Brown – Mechanicsburg, PA

Ryan is a fourth-generation farmer on his Cumberland County farm, purchased in 2015. He, along with his wife and two children, grow 500 acres of corn, soybean, wheat, and hay. He has 25 brood cows and markets 20 head freezer beef direct to consumers each year. Ryan is president of the Cumberland County Farm Bureau, vice-chair of the Pennsylvania Farm Bureau Young Ag Professionals Committee, volunteers on his township and school district Ag Advisory committees and is currently serving on the Horizon Farm Credit Customer Advisory Committee.

James S. Junkin – Willow Hill, PA

Jim was raised on his family's farm in Willow Hill, Pennsylvania. He worked for years in the transportation industry before returning to the farm full-time in 1997. Jim is the sole owner of Junk-Inn Farms LLC, a status under which the farm continues to operate. The Junkin farm has turkeys and swine under contract, in addition to row crops and a flock of sheep. Jim is a past president of the Franklin County Farm Bureau and Fannett-Metal school board. He sat on the First Community Bank of Mercersburg board and is currently serving on the board of the Franklin County Area Development Corporation.

Southwestern Election Region

Position #1:

Anne E. Ambrose – Fenelton, PA

Anne lives in Fenelton, Pennsylvania, with her husband and their three children. They farm 90 acres, operate a 24-sow farrowing unit, keep 80 head of dairy steers that they feed out. Anne milks a small herd of goats, while working full time at Thoma's Meat Market. Anne grew up on her family's dairy farm in Butler, Pennsylvania, where she learned her love for farming, caring for animals, and hard work. Anne attends St. Luke Lutheran Church in Cabot, Pennsylvania.

Ryan W. Graham – Butler, PA

Ryan is a second-generation farmer. Ryan practices no-till row crop farming on 1,700 acres between owned and rented land. Ryan has been a member with Farm Credit for over 30 years and has served on the nominating committee in the past. He also currently serves on the Pennsylvania No-Till Alliance as a director.

Position #2:

Michael J. Kepple – New Alexandria, PA

Mike is a fourth-generation dairy farmer. He farms 900 acres of corn, soybeans, and hay, and currently milks 175 cows.

William R. Smith – New Alexandria, PA

William is a dairy farmer in Westmoreland County, Pennsylvania, milking 230 cows. His family farms 600 acres on their third-generation farm.

Certification

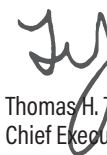
The undersigned certify on October 2, 2024, they have reviewed this statement, and it has been prepared in accordance with all applicable statutory and regulatory requirements and that the information contained herein is true, correct, accurate, and complete to the best of his knowledge and belief.



David R. Smith
Board Chairman



Brian E. Rosati
Chief Financial Officer



Thomas H. Truitt, Jr.
Chief Executive Officer

Horizon Farm Credit, ACA | 300 Winding Creek Blvd. | Mechanicsburg, PA 17050

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