Canal Meeting Notice and information statement





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

Wednesday, October 26, 2022

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=m960d06527a405bd70f7c79cafa343b8a **Event Password** (if needed, case sensitive): pPYuakAD832

The business meeting will include the following:

Call to Order	Shawn Wolfinger, Board Chairman
Nominating Committee Report	
CEO Remarks	.Thomas Truitt, Chief Executive Officer
Adjournment	

Your attendance at the meeting is welcome. Please call Loren Farrington at 888.339.3334 by **Tuesday, October 18** if you plan to attend the meeting in person.

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

In an effort to encourage greater participation in the stockholder voting process, election ballots will be mailed and emailed 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
Richard A. Allen	72	Registered Black Angus cow/calf operation, farming 100 acres	2011 to present	2022
Paul D. Baumgardner	69	Beef, retail sale of hay and straw, landscaping, farming 800 acres	2005 to present	2024
Julie A. Bolyard	41	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	47	Outside Director	2011 to present	2024
Brian L. Boyd	50	Poultry production (860,000 broilers annually) on 55 acres and custom planting	2010 to present	2022
John Travis Hastings	44	Grain, produce and vegetables on 1,500 acres	2019 to present	2023
Laura M. Heilinger	52	Dairy (milk 140 head and have 130 replacement heifers) and grain farm on 350 acres	2016 to present	2024
Kevin D. Grim	49	Grain farm on 1,560 acres and custom planting	2016 to present	2023
Steven H. Gross, Jr.	54	Dairy/beef (1,500 head) and farming 2,200 acres of crops	2019 to present	2022
Anthony M. III	65	Outside Director	Jan. 1, 2015 to present	2025
William K. Jackson	66	Dairy (150 head) and farming 900 acres of crops	2000 to present	2024
T. Jeffery Jennings	65	Beef (100 head), poultry (capacity of 13,000 breeder hens), farming 500 acres of crops and timber	1989 to present	2023
Fred R. Moore, Jr.	70	Farming 650 acres in turf and grain production	1994 to present	2025
Michael S. Nelson	62	Row crops (600 acres), 40 head Black Angus cows, and seed sales	2018 to present	2022
Jennifer L. Rhodes	61	110 acres grain and poultry operation (capacity of 500,000 broilers)	2009 to present	2024
Paul H. Schmidt	61	Dairy (175 head) and farming 525 acres of crops	2021 to present	2024
Douglas D. Scott	62	Producing grain and vegetables on 1,600 acres	1993-2008 and 2014 to present	2022
Larry A. Seibert	70	Outside Director	2016 to present	2023
Richard D. Shuman	50	Beef and grain farm (780 acres)	2018 to present	2025
Alan N. Siegfried	70	Outside Director	Jan. 1, 2015 to present	2022
David R. Smith (Vice Chairman)	65	Dairy (150 replacement heifers) and crop farm (total of 400 acres)	2019 to present	2023
Dennis D. Spangler	66	Dairy replacement, crop and solar farm	1994 to present	2022
Charles F. Ulmer	67	Grain and forage operation (2,100 acres)	1999 to present	2024
Christine Waddell	63	Dairy (1,300 Holsteins) and crop farm (3,000 acres)	2009 to present	2024
Fred N. West	71	Poultry (capacity of 550,000 broilers annually) and grain (2,600 acres)	2000 to present	2022
Shawn D. Wolfinger (Board Chair)	57	Timber	2012 to present	2023
Charles M. Wright IV	55	Poultry, vegetable and grain farm (600 acres) and on farm market with retail sales	2019 to present	2023

^{*}All Director's ages are as of September 1, 2022.

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 four Nominating Committee members, as well as two alternates, in each of the the Association's seven election regions.

Under guidelines prescribed by the Board, the Association has divided its chartered territory into designated geographic regions for the purposes of nominating directors in order to ensure that all portions of the Association's territory and all major commodities are represented of have the opportunity to be represented on the Board.

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

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	2,451
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	2,683
Southcentral Pennsylvania	Adams, Bedford, Blair, Cumberland, Franklin, Fulton and York counties in Pennsylvania	2,682
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	2,283
Keystone	Berks, Bucks, Chester, Dauphin, Delaware, Lancaster, Lebanon, Montgomery, and Philadelphia counties in Pennsylvania	3,658
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	3,862
Delmarva	Caroline, Dorchester, Kent, Queen Anne's, Somerset, Talbot, Wicomico, and Worcester counties in Maryland, Kent, New Castle, and Sussex Counties in Delaware, and Accomack and Northampton Counties in Virginia	3,129

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 done by mail or electronic ballot. The ballot will be sent to each Class C stockholder by mail and by email 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 Farm Credit'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 Farm Credit 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, 20,748 Class C stockholders are entitled to vote. This number was determined as of August 31, 2022, which is the record date for determining which stockholders are entitled to vote in the 2022 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 guorum.

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 Loren Farrington, Corporate Secretary, Horizon Farm Credit, ACA, 300 Winding Creek Blvd., Mechanicsburg, Pennsylvania 17050.

Annual Financial Report

The Association's annual report is available on the Horizon Farm Credit website on the same day it is shared with the Farm Credit Administration (FCA) 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 Farm Credit'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	Election Region
Samuel T. Parker	Delmarva
Douglas D. Scott	Delmarva
Brian L. Boyd	Keystone
Cheryl Fairbairn	Keystone
Sharon McClellan	Northeastern
Jared Palmer	Northeastern
Sean Snoddy	Northeastern
Carolyn Dixie Boyd-Scheulen	Potomac
Michael S. Nelson	Potomac
Steven H. Gross, Jr.	Southcentral
Wendy Starner	Southcentral
Jay Bell	Southwestern
Carl Metzgar	Southwestern
Francis Mutnansky, Jr.	Southwestern

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 2022 election can also be found on Horizon Farm Credit's website: horizonfc.com.

Delmarva Election Region



Delmarva Election Region, Candidate 1 of 2 **Samuel T. Parker**

Resides in: Salisbury, MD

Business Address: Not Applicable 410.749.4090 | Samparker1@comcast.net

Farm Credit Member Since: 1991

Age: 49

Brief Description of Agricultural Operation:

I am proud to be the eighth generation in my family to live and work on the same farm. Although we employ some non-family helpers, the farm is truly a "family farm". I am a contract poultry grower, raising roughly 1.5 million chickens annually. I also have around 500 irrigated and non-irrigated acres in grain and vegetable production, including corn, soybeans, wheat, barley and processing lima beans. Approximately 5,000 small square bales of straw are produced and sold annually, both wholesale and retail.

Family:

My wife of over 23 years years is involved fulltime in our daily farming operation.

Employment and business experience for past five years:

I have been employed by Mountaire Farms for 27 years, serving in a variety of roles within processing, live operations, and grain. I am currently involved with grain facility operations and local grain origination.

Other boards or committees served in the past 5 years (and principal business):

I currently serve on Horizon Farm Credit's Customer Advisory Committee.

Community Involvement/Government Service:

I believe it is my responsibility to advocate for agriculture and have attended several government events with this mission in mind. Some of these events include Chicken Day in Annapolis, Taste of Maryland, and a variety of state and county roundtable events, hearings, and committee meetings. I proudly hold membership in the Delmarva Chicken Association, Maryland Farm Bureau, Maryland Grain Producers Association, America Soybean Association, Mar-Del Watermelon Association, Wicomico East-Side Chamber of Commerce, FFA Alumni Association, Grain Elevator and Processing Society, and the Salisbury Elks Club.

What is your vision for the future of agriculture?

I see a future that is bright, not only for our generation, but perhaps even more so for our children and grandchildren. As the world's population increases, the demand for food and fiber will be ever increasing. I believe this demand will support prices that will allow farming operations to be more successful and well respected, as we work to collectively feed and clothe our neighbors and the world.

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

Encouraging a positive public perception - one where people understand that farmers aren't the bad guys, and that we work hard to provide a reliable source of safe, wholesome food and fiber that sometimes get taken for granted. Defending ourselves against unnecessary, excessive government regulation is an ongoing challenge. I recognize that there must be accountability, but let's work to educate the public and the legislators, and avoid the perceived need for more regulations. Consolidation within the ag industry will continue. This has the potential to help with efficiency, but certainly also reduces the number of choices we have relative to who we do business with.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? For over thirty years, it has been a dream of mine to someday serve on the Board at Farm Credit and to do my part to give back to our Association and serve as an advocate for the Association, my fellow members, and for agriculture. I want to help lead the organization and see that it continues to be here and prosperous for generations to come. Farm Credit has been very good to me, not just the institution, but also the great people, including employees, Directors, and my fellow members, both present and past. I want to contribute to the success and longevity of OUR Association.



Delmarva Election Region, Candidate 2 of 2 Douglas D. Scott

Resides in: Hurlock, MD

Business Address: Same as Residential 443.521.3109 | Scottdd1@hotmail.com Farm Credit Member Since: 1980

Age: 62

Brief Description of Agricultural Operation:

My operation consists of 1,600 acres of owned and rented ground, primarily grain, with contract vegetables grown occasionally.

Family:

Wife, Patti, two children, and four grandchildren. My son, Jason, has primarily taken over the day-to-day operations of the farm, but I remain very active in the operation.

Employment and business experience for past five years:

Owner of Walnut Hill Farms, Inc. The primary operation of our 1,600 acres. However, it is being transitioned to my son this year. I also was involved in my son's seed sales business, Scott's Seeds, LLC, up until 2019.

Other boards or committees served in the past 5 years (and principal business):

I currently serve on the Horizon Farm Credit Board of Directors and Audit Committee. I also serve as the treasurer and Board member of Choptank Electric

Cooperative. Up until my term expiration in 2021, I was Board member and treasurer of Mid-Atlantic Cooperative Solutions.

Community Involvement/Government Service:

Dorchester County Farm Bureau Member and Member of Unity Washington Methodist Church.

What is your vision for the future of agriculture?

Agriculture is changing almost as rapidly as the rest of the world. However, it is still basic that we need food, fiber and fuel to survive. Modern agriculture will continue to be a primary supplier of all three and Farm Credit is prepared and structured to be a reliable partner in this ever evolving industry.

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

COVID and the international economy over the last two years has proven that the last thing producers need is inconsistent or unreliable credit. The incredible rise in input prices; margin calls beyond anyones wildest dreams if you hedge and the overall uncertainty of the marketplace demands a consistent, reliable and efficient credit availability. This Board challenges management to provide that and to continually strive to be the preferred lender to agricultural producers.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? I have been extremely fortunate to serve on the Farm Credit Board for the last few years. I would appreciate the opportunity to continue to do so and feel that I have been able to contribute to the agricultural community by my service. The world is constantly changing in the arena of credit and I feel I have been

able to serve my fellow agrarians with my dedication and interest in fulfilling their credit needs.

Keystone Election Region



Keystone Election Region, Candidate 1 of 2 Brian L. Boyd

Resides in: Lebanon, PA

Business Address: Same as Residential 717.821.1781 | bboyd300@comcast.net Farm Credit Member Since: 2002

Age: 49

Brief Description of Agricultural Operation:

I am a full-time farmer with four poultry barns raising organic chickens for Bell & Evans, a custom planting business covering over 2,500 acres, and an ag commodity transportation business. Part owner of Elizabeth Farms, a Christmas tree, event venue, and agritainment farm.

Family:

Wife, Amy, of 24 years and six children: Brooke (20), Braden (18), Bryce (16), Brent (13), Brianna (11), and Brynlee (6)

Employment and business experience for past five years:

Self-employed managing multiple entities, business ventures and people. For the past four years, served as Board Chair/Vice Chairman of the former MidAtlantic Farm Credit.

Other boards or committees served in the past 5 years (and principal business):

I currently serve on the Horizon Farm Credit Board of Directors and Compensation & Governance Committee. I also serve on the Lebanon County Land Preservation Committee, and served as church elder at South Lebanon Community Church.

Community Involvement/Government Service:

Member and serve in various ways at South Lebanon Community Church, conducting BBQ Fundraising, and have made multiple legislative visits in Washington D.C. and Harrisburg advocating for agriculture.

What is your vision for the future of agriculture?

To see an increase in locally raised products and operations leveraging technology to move them forward to the next generation.

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

It is important for us as farmers to tell our story and communicate to the public about agriculture. Other important issues include inflation and unknown/ biosecurity issues.

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

With 12 years of experience and training as a Farm Credit Director, my committee service, and serving most recently as Board Chairman, I have learned to really enjoy and appreciate Farm Credit. I have met some incredible farmers and fellow Directors from across the country. I would hope to continue using this platform to be involved in agriculture and telling our story, and continuing to influence and speak with our government officials on ag related issues.



Keystone Election Region, Candidate 2 of 2 **Cheryl Fairbairn**

Resides in: Coatesville, PA

Business Address: 601 Westtown Rd., Ste 370.

West Chester, PA 19380

484.614.7183 | Lisnageerfarm01@aol.com

Farm Credit Member Since: 1990

Age: 65

Employment and business experience for past five years:

I have been employed by Penn State Extension since 1979, and in the past five years, have been part of the State Extension Livestock Team with my emphasis being on beef cattle production and financial management. During that time, I also was in charge of the 4-H Livestock program in Chester County, which included beef, sheep, swine, and horse projects. In 2018, we were fortunate to hire a 4-H educator to take over the 4-H programs so I could fully concentrate on adult education across the state. I conduct educational programs for beef, sheep, and swine producers, along with four other extension educators across the state. I am also available for farm visits and telephone discussions, and can assist producers both large and small with their questions. If I don't know the answer, I can search among other extension personnel and industry professionals to seek the best answer for the client. I have assisted Dr. Tara Felix with her research in calf fed Holsteins and beef on dairy crosses, and have spoken on the basic economic factors that can affect that enterprise. Prior to the formation of state teams, I also worked with corn, soybean, and forage producers.

Brief Description of Agricultural Operation:

My husband and I operate Lisnageer Farm, home to 120 registered Angus cows. We retain and sell purebred breeding stock including bulls and females, and sell the remainder of the steers and heifers to two feedlots in Lancaster County. We also make about 300 acres of hay, which is mainly used in the cow/ calf operation. Although all of our cattle are registered, they are run as any commercial herd would be on grass and round bale hay. Complete performance date is kept, along with the use of genomic testing to identify superior animals kept in the herd. We also operate a USDA final inspection facility that assists USDA and American exporters with the housing of cattle or horses headed to the Middle East and Russia.

Family:

My husband Bill and I are both Penn State graduates, having majored in Animal Production. I also have my Masters of Business Management, Business Administration from Penn State. Our daughter, Caitlin, who also graduated from Penn State with a degree in Animal Science, Business Option, worked for Tyson Foods for ten years and is now the production and compliance coordinator for Risser Poultry in Lititz. Our son, Ryan, graduated from Penn State with a degree in Animal Science, Science Option, and then obtained his veterinary degree from Purdue University in 2015. He began work as a reproductive specialist with Trans Ova Genetics in Iowa in 2015 and continues working for them in Turlock, California.

Other boards or committees served in the past 5 years (and principal business):

- PA Angus Association Director, elected for 2020 (served as President for two years and Vice President for two years)
- PA Beef Quality Assurance Commission Board member for the past six years
- PA Livestock Association, currently a Board member but was Vice Chairman for the previous four years
- PA Center for Beef Excellence Past Treasurer and Board member
- PA Cattlemen's Association Past Treasurer and Board member

All of these organizations worked towards the betterment of the beef industry throughout Pennsylvania.

Beef Producers Working Group - Current Chairman

This organization collaborates with Penn State Extension, PA Cattlemen's Association, the Center for Beef Excellence, and the PA Beef Producers Council

with funding from the PA Dept. of Agriculture to provide educational programs to beef producers across the state. My responsibilities include working with a committee of representatives from all groups mentioned to decide on programming and funding that will be put towards each program.

Community Involvement/Government Service:

- Member of Saint Peters Catholic Church in West Brandywine, PA
- Farm Show Junior Advisory Committee
- Chair of 2020 National Junior Angus Show Executive Committee held at the PA Farm Show Complex, Harrisburg, PA
- Voting delegate to the American Angus Convention for the PA Angus Association
- Member of the Chester County Ag Task Force

What is your vision for the future of agriculture?

I feel there is a strong future for agriculture, but a future filled with many technological changes. The world population is expected to expand by 50% by 2050, so the need for increased production on the same amount of land is imperative. In order to accomplish this, farmers will have to employ new methods to increase yields on the same amount of arable land keeping the environment and the wants and needs of the consumer in mind, while battling activist groups who want to see the end of these technological advances. Farmers will have to be astute businessmen, knowing when and what to invest in and how to make the most of their operations. They will also need to understand marketing, effective communication, and search out every potential for the most efficient method in which to operate. Both small and large farms can meet these needs, but none will survive unless they are willing to move forward and embrace change. America has always been the breadbasket of the world, and I believe that will continue into the future.

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

The primary issue facing agriculture is the need to adapt to new technologies to become more efficient. While attempting to do this, producers must also face the constant barrage from activist groups against these technologies, along with helping consumers understand why we do what we do in American agriculture. We also must realize we are now part of a global economy meeting the needs of people across the world, not just in our backyard. In order to survive, we must sharpen our pencils and understand the efficiencies needed in our operations to make a living at what we are so good at doing, which is producing a high quality product sought after by people across the globe. Farmers must have capital to invest in these new ventures and Farm Credit must be ready to assist with these investments. But, it must be a partnership where farmers provide complete business plans and enterprise analysis to assist lenders with making sound decisions on lending for these new ventures. Lenders must also understand these new ventures. Both sides must work together to understand the new venture and the economic potential for investing.

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

I believe in paying back for what one has received, and Farm Credit has been good to our family through the years. We had excellent loan officers in the beginning years when credit was needed and the potential for income was there, but in the distant future. They believed in us and worked with us, and I would like to see that continue for future generations. Farm Credit understands farms more than any other banking institution. With the increases in technology and increase in needs to finance these new technologies, I believe Farm Credit has the best opportunity to understand these new innovations and their application to a specific operation. Through this understanding and the understanding of sound lending principles, Farm Credit can continue to be the leader in assisting farms to make major improvements that will keep them in existence for years to come. If I can be of help making that happen, then I am happy to be part of the Board of Directors for Horizon Farm Credit.

Northeastern Election Region



Northeastern Election Region, Candidate 1 of 3 Sharon McClellan

Resides in: Granville Summit, PA

Business Address: Same as Residential 570.419.3254 | Slm2895@yahoo.com Farm Credit Member Since: 1996

Age: 50

Brief Description of Agricultural Operation:

Two 2,100 head finishing hog barns on contract with Country View Family Farms, 175 acres (owned/rented) grass hay operation.

Married to Matthew McClellan for 27 years. Two daughters Riley (age 21) and Hunter (age 19), both college athletes (softball) at Lock Haven University

Employment and business experience for past five years:

Owner/business manager of Troy Auto Supply Inc. (A NAPA Auto Parts store), co-owner/accounts manager for McClellan Farms Inc, working per diem for Drs. Lopatofsky and Bense dental office, caretaker of two 2,100 head finishing hog farm

Other boards or committees served in the past 5 years (and principal business):

Vice President of the Troy Area Girls soccer booster, softball booster

Community Involvement/Government Service:

Sponsored local Big Brother Big Sister program, sponsored local Little League teams and community soccer leagues

What is your vision for the future of agriculture?

The family farm has been challenged, forcing many to think 'outside the box'. Farmers need support now more than ever - more resources and more revenue to diversify.

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

Utility costs, feed costs, and fuel costs are all on the rise. Labor shortages are also a struggle.

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

It would be an honor to serve and represent my fellow farming community. The former AgChoice Farm Credit has enabled McClellan Farms to expand and grow, as well as diversify, achieving success. Having an agricultural background, as well as business experience, gives me a unique perspective. I look forward to having an opportunity to share the knowledge and experiences that I have gained throughout the years to enable others to reach their goals.



Northeastern Election Region, Candidate 2 of 3 Jared Palmer

Resides in: Towanda, PA

Business Address: 107 Brown Hill Rd.,

Wysox, PA 18854

570.485.9401 | Jaredpalmer50@gmail.com

Farm Credit Member Since: 2021

Age: 29

Brief Description of Agricultural Operation:

I own a sawmill in Bradford County, Pennsylvania that manufactures pallets and rough-cut lumber. I also run a field stone harvesting operation, where we palletize and sell fieldstone walls. I have two land holdings/development companies for timberland harvest and stone quarrying, as well.

Family:

My wife, Delaney, and I were married in 2015. We have a two-year-old son named Lincoln, born on Christmas Day 2019, and another on the way, expected December 2022.

Employment and business experience for past five years:

I previously worked as a crane operator for Allison Crane and Rigging. I began running crane after graduation in 2011. In 2021, I decided to invest all of my time in my own business ventures. Old Glory Forest Products became my primary business, a sawmill and fieldstone operation. In October of 2021, my father passed away and my brother and I took over Aggrock, LLC, a PA bluestone and aggregate quarry. At home, my wife and I run a small homestead farm where we raise chickens and pigs to sell locally. I also own two land development companies where we are working to buy and sell timberland.

Other boards or committees served in the past 5 years (and principal business):

I am the owner of Old Glory Forest Products, LLC and Jade Acres, LLC. I am the co-owner of Aggrock, LLC and Palmer Brothers Enterprises, LLC.

Community Involvement/Government Service:

As a crane operator, my days were never planned and my hours varied and were long, so I was never able to become involved consistently with any organizations. Since going out on my own, I have become a member of Victory Church in Troy, PA, and I am looking to expand my involvement in the community.

What is your vision for the future of agriculture?

I believe the agriculture community, at the present time, is overly stressed and the population is largely dependent on big corporations. I see a need for back to the basics farming and agriculture that brings profits back to the farmers and communities they reside in. Agriculture is the most necessary industry in our country, and it has been overlooked and pushed aside in the past decades.

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

Rising interest rates and costs of goods are a huge issue facing agriculture and its funding. Also, my generation has not gone into farming/ranching or other agricultural careers, which has limited growth of the industry.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? I believe that I will bring a new perspective to the Board because of my age and background. I have experience in industries that I think are underrepresented. I would like to serve on the Board to share my ideas and become actively involved in the future of our industries. I hope to bring new ideas, all while giving a different perspective on current policies.



Northeastern Election Region, Candidate 3 of 3 **Sean Snoddy**

Resides in: Allenwood, PA

Business Address: 1123 State Route 44,

Allenwood, PA 17810

570.768.0011 | Farmin40@yahoo.com

Farm Credit Member Since: 2013

Age: 38

Brief Description of Agricultural Operation:

My father, brother, and I milk 85 dairy cows, and we raise all of 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 five 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.

Family:

My wife, Rachel, and I have been married for ten years. We have two children.

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 Midd-West High School since 2014. In 2018, my wife and I bought our current property, and retrofitted the existing pole shed into a stalled facility with indoor riding arena.

Other boards or committees served in the past 5 years (and principal business):

Vice President - Snoddy Farms Inc.

Community Involvement/Government Service:

I have taught technology education in the public school system since 2006. Since 2018, I have run the Robotics Club that participates at "Rage in the Cage," a competition very much like Comedy Central's Battlebots.

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, and gainful employment in agriculture for members of their communities.

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

Rising input costs and inflation.

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 as if I can represent the majority of its members. I have experience in dairy, beef, equine, and cropping operations. Farm Credit has played an important role in the growth of our operation, and I would like to see it continue to do the same thing for other small business owners like me in the future. I believe this would be a good learning opportunity for me.

Potomac Election Region



Potomac Election Region, Candidate 1 of 2 Michael Nelson

Resides in: Taneytown, MD

Business Address: 4331 Ruggles Rd.,

Taneytown, MD 21787

443.536.5116 | Michaelnelson4000@gmail.com

Farm Credit Member Since: 2004

Age: 62

Brief Description of Agricultural Operation:

Nelson's AgriService seed sales in Central Maryland and Southcentral Pennsylvania. Owner and operator of Triple Creek Farm, with 10,050 acres growing corn, soybeans, wheat, hay, and beef cattle.

Family:

My wife of 42 years, Donna, and I have two sons, Jared and Ben, and three grandchildren, Ryan, Caleb, and Brooks.

Employment and business experience for past five years:

President of Nelson's AgriService since 1984 and owner of Triple Creek Farms.

Other boards or committees served in the past 5 years (and principal business):

I have served on the Farm Credit Board for the past four years as a Director, and currently serve as Chairman of the Risk Committee.

Community Involvement/Government Service:

Currently attend Uniontown Bible Church

What is your vision for the future of agriculture?

We will continue to benefit from new technologies and genetics that will positively affect yield and consistency year after year. With the data we can collect today, we can better predict crop performance and address health and disease issues in a timely manner. Our country will continue to be the leader in agriculture and a reliable and consistent food supplier in today's world.

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

We have to listen closely to our customers and be the lender of choice when they need a loan by offering the fastest loan closing possible. We need to make sure we are helping young, new, and beginning farmers, and making the best use of new technology, to be better than any competitor.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? To be part of making sure we are serving our customers with the very best service. I feel my life long experiences in agriculture lend me to offer positive information and thoughts to share. I am totally committed to helping ensure Farm Credit stays focused and consistent as a premier lender.





Potomac Election Region, Candidate 2 of 2 Caroline "Dixie" Boyd-Scheulen

Resides in: Winchester, VA

Business Address: 350 Old Firehouse Ln.,

Winchester, VA 22602

540.664.2145 dixiescheulen@gmail.com

Farm Credit Member Since: 2016

Age: 36

Brief Description of Agricultural Operation:

I grew up active in the local 4-H/FFA and received an Animal Science degree from Virginia Tech in 2008. Returning home, after secretarial work for a year, I completed a 15-month program to have a second bachelor's degree as a registered nurse in December 2010. Our family is undeniably blessed to reside on our family farm where we are able to assist my Dad who solely operates 300 beef cattle in a cow/calf operation, 80 ewes, and hay production on a 1,000 acre farm in the Shenandoah Valley that has been in our family since 1947. In 2008, we were able to convert a bank barn for weddings and Mom began leasing it for events in 2011. This venture has aided with the sustainability of our farm, especially with succession planning. In February 2017, I began the process of creating another event venue with added climate control and restrooms. Ten months later, I received county approvals and in July 2019, I received occupancy permits.

We learned and tried to smile through the trials and tribulations of loan approval, commercial assembly use, construction on RA land, why many refuse to do time and material in all things contractors, everything COVID-related with large social groups/contracts, wedding groups unplugging the electric fence with 200 hay-dependent mama cows, what 23,000 emails really feels like, learning the distinct sound of a 20" sparkler in a zero turn, and so many other adversities that bring excitement to the idea of an eventual normal baseline year.

The financial challenges and economic uncertainties forced our family to mitigate costs and handle all facets of the business, including accounting, cleaning, business planning, plowing, mowing, venue tours, planting grass seed in a July drought (during a spontaneous rain with a 10 month old in a baby carrier), fulfilling the required side plan with 90 secondhand, 300 lb. concrete parking curbs and, maybe the most trying was planting 10-18' Norway Spruces (2,000 lbs. plus) in clay that really proved to be a martial team building exercise.

My husband, Travis, is a journeyman lineman for Rappahannock Electric Cooperative and has been a lineman for 16 years, after dedicating five years to Gore's Slaughterhouse while still in school. On the weekends, bystanders call Travis "the help", tolerating the intricacies of all things HVAC, fencing, mowing, trenching, plumbing, and snow removal. After a septic issue, he is trying to retire this role. We have three children, Ellie Kate (9), Liza Joan (7), and Boyd (3), who help with the farm and business through cleanups, chair stacking, landscaping, picking up cigarette butts, cow herding, and have been mostly patient through

the emails, their Mom learning all things business, and becoming accustomed to 9pm dinners. Our oldest daughter, Ellie, has just completed her first year showing market steer and lambs, and has been involved in livestock judging this year.

Employment and business experience for past five years:

I finished a 10.5 year tenure as an RN with Winchester Medical Center in July 2021. The majority of the time was spent between the Emergency Department and the hospital's float pool. In the spring of 2019, I began a part time RN home infusion position and I still maintain this position. From the ground up construction through operation, I manage and solely operate Fox Meadow Barn.

Other boards or committees served in the past 5 years (and principal business):

Owner/operator of Fox Meadow Barn, involved in the PTO committee within my children's school, member of the Small Business Freedom Alliance, and local Chamber of Commerce.

Previously served in various nurse committee roles while an RN at Valley Health.

Community Involvement/Government Service:

Leader of the 4-H Cloverbuds group

What is your vision for the future of agriculture?

Agriculture is an ever-changing industry. People do have to eat. The retail product is contingent on so many (and maybe all) uncontrollables - weather, labor, DC drama, diseases, fertilizer costs, gas costs, increasing regulations, and imports/exports. This volatility is difficult to voluntarily jump into. The future of agriculture is going to be contingent on the strength of the voices representing agriculture at the local, state and national levels. I do think Farm Credit has the magical tool to empower the future of agriculture and family farms - money. If money is given to the eager, knowledgeable, and capable persons, they can ultimately thrive on their family farms and, with support, they can continue future generations of agriculture.

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

Inevitably, the changing market is ultimately going to have tremendous effects on the loans and customers within Farm Credit. As interest rates increase, this will have a direct strain on the customers, their families, farms, and their financial well-being.

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

This is an honor to be nominated as a candidate. I appreciate the opportunity to represent the Shenandoah Valley. I humbly question my nomination and ask what I can do to strengthen Farm Credit. I hope that members find me to be approachable and an advocate for any concerns. And, I love patronage! I am a results-driven person that hopes to help Farm Credit continue to achieve their targets. Aside from the aid in helping my business initiative, the Farm Credit mission resonated with me as a huge advocate of agriculture that has consistently been generous of their staff's time in agricultural activities and monetarily supporting many awards and scholarships at the local level for agriculture fairs, activities, etc. I would be proud to be a part of an agency that is so influential in the community and has these values.



Southcentral Election Region



Southcentral Election Region, Candidate 1 of 2 Steven H. Gross, Jr.

Resides in: Manchester, PA

Business Address: Same as Residential

717.266.7039

Farm Credit Member Since: 1991

Age: 54

Brief Description of Agricultural Operation:

Owner/operator of a beef cattle and crop production operation located in south central Pennsylvania. We own a cow/calf heard of beef cattle and start dairy beef calves to finish through our feedlot system. We sell direct-to-consumer farm products through our feed store. We grow corn, soybeans, wheat, barley, and sunflowers.

My wife and I have three grown sons and one has returned to the operation to work with us this year.

Employment and business experience for past five years:

President of Cold Springs Farm, LLC and Vice President of Cold Springs Farm and Pet, LLC. Daily management and performance of crop production and feeding, care, and marketing of cattle.

Other boards or committees served in the past 5 years (and principal business):

Beyond my roles in our business, I have served as a Director of the former AgChoice Farm Credit (now Horizon Farm Credit) Board for the last three and a half years. I've been a member of the Governance Committee for three and a half years and, with the formation of the Horizon Board, I have been extended the opportunity to serve as Vice Chairman of the Risk Committee.

Community Involvement/Government Service:

I am the Chairman of the East Manchester Township Board of Supervisors and have served for 22 years. I am a board member of the recently-formed York Area Regional Police Department. Prior to this formation, I served on the Northeastern Regional Police Department for the last 24 years. I have also served as a board member of the York County Farmland Trust and York County Farmland Preservation Board.

What is your vision for the future of agriculture?

Careful maintenance of existing farm operations, balanced with the introduction of new members of agriculture creating niche products and processes, working together for the overall benefit of agriculture. Both facets of agriculture together increase viability and expand the opportunity for greater profitability. Farm Credit's role in agriculture as the predominant lender of choice and resource of information and consulting services strengthens the overall agriculture community.

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

A creeping regulatory presence inserting itself in the day-to-day operations of production agriculture. The impact of inflation on overall profitability of the average farm business. A growing concern exists over the continued increase of corporate control in the agriculture sector of the economy.

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

My background in agriculture and demonstrated community service provides me a strong foundation to work for the betterment of the Farm Credit System. I believe that my experience and skill set in working with groups of people with diverse opinions to achieve common goals is a necessary asset as a Board member. I would consider it an honor to serve the organization for another four years.





Southcentral Election Region, Candidate 2 of 2 **Wendy Starner**

Resides in: New Oxford, PA

Business Address: Same as Residential 717.476.1291 | twgrstarner@comcast.net Farm Credit Member Since: 2010

Age: 52

Brief Description of Agricultural Operation:

Owner/operator of Sweet Pickens Farms, farming 275 acres of grain. In 2000-2001, we operated a small farmer's market and corn maze (agritainment). Once I retire from my full-time job, I hope to reopen the market and maze.

Family:

Tim and I have been married for 30 years and we have two sons. Quinn married Alana Eisenhour and they both work at Cedar Hill Farms in Wellsville, PA. Quinn is also a Dekalb and Asgrow sales rep. Ross lives in New Cumberland, PA and works for Deloitte as a human capital consultant. We are also paw parents to Hoss and Duke, our beloved dogs of 15 years.

Employment and business experience for past five years:

I am a seasoned C-Suite Finance & Administrative executive. For 15 years, I worked in higher education as a senior leader of Finance, Treasury, Investments, Operations, Budget & Planning, HR, IT, Risk and Compliance. In 2019, I joined Hershey Trust Company as interim joint CEO and the VP of Finance, as well as acting Treasurer for the Milton Hershey School and the M.S. Hershey Foundation. My most recent position is that of Chief Operating Officer for Info-Matrix Corporation.

Other boards or committees served in the past 5 years (and principal business):

Due to my work experience, I have reported to and been appointed to a variety of Board positions including:

- Board Member of UCIC-University & College Insurance Consortium and served on the Audit & Investment Committees
- Board member and Co-Vice Chair of Shared Services Health Care Consortium of Central Pennsylvania
- Committee member of the Penn State University College Affairs Committee

Community Involvement/Government Service:

- Member of St. John's UCC
- Volunteer service while working at Hershey Trust Company: Cocoa Packs, Ronald McDonald House charities Caitlyn Smiles via Info-Matrix Corporation Served on local zoning/hearing board in township

What is your vision for the future of agriculture?

Like many industries, the future of agriculture does have its challenges. However, the grit and determination of the American farmer inspires me every day. They are smart, creative, and passionate, and driven to succeed. I am also encouraged by the number of women I am seeing working in the industry, as they bring insight and perspective as agriculture explores growth in diverse business channels. The noble mission to "feed the world" will always attract and retain good people. While we may have challenges, we also have the knowledge, creativity, and grit within our agricultural communities to overcome them and thrive.

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

Most recently, inflation costs (for inputs) and the supply chain issues for equipment and inputs, as well as product delivery.

More long term: the rising costs of land and the cost to invest in the business. the barriers to entry for new farmers to enter the industry as many farmers think about retirement. Global market impact and more government regulations. Increasing pressures on inheritance tax rules that could prohibit farming operations from being passed on to the next generations.

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

I was fortunate to have married into a farming family and to raise my family in this community. I'm passionate about agriculture and trying to preserve our heritage and culture. The future of agriculture is bright as we work to balance our traditions and values with growth and development in the industry. My work experience in all areas of finance, administration, and organizational strategy, combined with my board experience both as a board member and reporting to the Board, gives me a unique perspective and in depth knowledge of how I can best serve as a Board member for the stockholders of Horizon Farm Credit, as well as a resource for the administrative staff as they work to merge operations and plan for the future. It would be a privilege and an honor to serve as your elected Board member. Thank you for your support.



Southwestern Election Region



Southwestern Election Region, Candidate 1 of 3 Jay Bell

Resides in: Hunker, PA

Business Address: 121 Sunny Ln., Hunker, PA 15639 724.757.3234 | jay@bellaterravineyards.com

Farm Credit Member Since: 2011

Age: 35

Brief Description of Agricultural Operation:

For 17 years, I owned and managed a business in the landscape industry. Since 2015, I have owned and operated vineyards that includes 20 acres of grapes used in wine production for our own estate bottlings. Fourteen of the acres are planted in high quality vinifera grapes (European Native).

Family:

I am married to my wonderful wife, Joanna Bell, who works with me in our business with her degree in communications and graphic design. We do love working together, but also love spending a lot of our time with our three kids, Finley, Quinn, and Willow. In the recent years, I have also been able to have my mother, Jacque, and father, Jay, retire and work with the winery and vineyard. My mother manages all events and my father has just started working with us in the vineyard operation.

Employment and business experience for past five years:

For 17 years, I was involved in the landscape industry, including managing financials and creating an enterprise system for the industry. In 2017, I graduated from Seton Hill University with an MBA in entrepreneurship. In 2016, my wife and I started Bella Terra Vineyards, which now grows 20 acres of premium grapes, produces 40,000 gallons of wine, and hosts numerous events.

Other boards or committees served in the past 5 years (and principal business):

I currently serve as a Director on the Westmoreland Conservation District.

I also served on the Board of Directors at the Greensburg YMCA for six years. For four of these years, I served on the executive committee as the Treasurer.

Community Involvement/Government Service:

I am active in the local community with our business, including hosting many events/fundraisers for the community. In addition, my involvement with the conservation was appointed by the county commissioners and I get to work with many organizations within the district to make farming and water conservation better in our local community.

What is your vision for the future of agriculture?

The future of agriculture has a very different outlook for future generations of farmers. Agriculture in the states is essential, but with a constant rise in costs and labor challenges, agriculture has to adapt. This includes technology, education, politics, and business knowledge to become an active part of a successful agricultural business.

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

Agriculture will face issues with rising labor costs and lower pools of workers. Especially agriculture businesses that are heavy in labor such as fruit production. Statistics show that the largest growth in jobs will be in technology over the next decade, so this will need to become a big part of agriculture. The largest challenge/issue will be making the change to constantly fluid technology. In addition, acquisitions of farms that are run by several generations and modifying the new business model of agriculture will be an issue.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? I am passionate that agriculture can and should stay strong in the states for generations to come. Having such a strong specialized financial institution that understands the industry is so important. Being in agriculture business for almost 20 years, I understand the importance of this. I know that I will be in the industry for a long time and I feel my experience and fresh views on the future of agriculture will serve as a good asset to the Board.



Southwestern Election Region, Candidate 2 of 3 **Carl Metzgar**

Resides in: Somerset, PA

Business Address: Same as Residential 814.445.3371 | carl@metzgarlaw.com Farm Credit Member Since: 2017

Age: 40

Brief Description of Agricultural Operation:

Cow/calf beef operation with ancillary crop farm on approximately 720 acres.

Family:

Married to Molly Metzgar, with four children: Helen Pearl (6), Erik Beahr (4), Jack Milton (2), and Lucy Lynch (7 months).

Employment and business experience for past five years:

Owner/Operator of Metzgar Cattle Co.; past Director of Riverview Bank; General Counsel for a multi-state credit union; Founding Member of Metzgar & Metzgar, LLC (law firm), Representative in the Pennsylvania General Assembly, served on the Agriculture and Commerce (Banking and Credit Unions) committees.

Other boards or committees served in the past 5 years (and principal business):

Chairman of the Pennsylvania House Liquor Control Committee; Pennsylvania House Consumer Affairs Committee; House Appointee to the Pennsylvania Broadband Authority; Pennsylvania House Ethics Committee; Pennsylvania House Energy Committee; Chairman of the Pennsylvania House Mining Sub-

Committee, Chairman of the Pennsylvania House Small Business Sub-Committee

Community Involvement/Government Service:

Member of the Berlin Volunteer Fire Department; Representative in the Pennsylvania House of Representatives

What is your vision for the future of agriculture?

Whether it is through expansion to achieve economies of scale, diversification, outside employment, or a combination thereof, we all must find our path forward in the ever-changing world. However, I believe that the common thread that ties us all together is that we farm because we love it--we love the way of life that farming provides for our families. We must all find flexibility to adjust to a quickly changing world while still preserving that way of life that makes farming so special. I believe that farms can capitalize on the general instability of the world markets if we can maintain our own financial stability with the help of our lender relationship.

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

Rising interest rates and a fluctuating commodity market make our lives as farmers even more difficult than it normally is. The entire world is in a state of instability. Horizon Farm Credit must help provide as much stability and predictability as possible. If you allow me to be a director, I will fight to make sure you know that your future is secure.

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

Farm Credit has given us all an opportunity to succeed because they recognize that farming isn't just a business, it is a way of life. I plan to keep Farm Credit focused on you, the member, by being fiscally conservative and thereby lowering the cost of funds. Financial security through the strength of our collective lender is paramount to our own successes and I will work diligently to ensure that strength and security if you elect me to the Board.



Southwestern Election Region, Candidate 3 of 3 Francis Mutnansky, Jr.

Resides in: Uniontown, PA

Business Address: 301 Old Route 51 Rd.,

Smock, PA 15480

724.366.8319 | frankmutnansky@gmail.com

Farm Credit Member Since: 2016

Age: 37

Brief Description of Agricultural Operation:

Raising and selling direct-to-consumer whole beef and hogs. I raise Angus X cow/calf pairs, and all hay is made and fed on the farm. We also have a large on-farm food waste composting operation.

Family:

Fiancé, Nicole, and daughters Leilah (11) and Gracie (8)

Employment and business experience for past five years:

Currently serving as the Chief Business Officer of the North Fayette County Municipal Authority. Formerly served as the Operations and Quality Assurance Manager at Mylan Pharmaceuticals.

Other boards or committees served in the past 5 years (and principal business):

Currently serving on the Fayette County Fair Board, Fayette County Agriculture Land Preservation Board, Agricultural Occupational Advisory Committee for Fayette Career and Technical Institute, Menallen Township Planning Commission, Regional Trail Corporation, and Partner in HLSG Holdings - a real estate holdings and management company.

Community Involvement/Government Service:

What is your vision for the future of agriculture?

The job of a farmer is to be a good steward of the land and to feed others. My vision is that, just like our ancestors, we can continue to do this in the future by embracing new technologies and finding ways to feed a continuously growing population with fewer resources.

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

Two big issues I see facing agriculture in general are:

- 1. The lack of family transitional planning; this is near and dear to my heart because I lived through it personally. I was able to save mine, but it is something that could absolutely lead to the loss of the family farm. I love sharing my story with others and take every opportunity I can to educate families on how important transition planning is.
- 2. The rapid loss of good quality farmland to the tidal wave of urban development when farmers retire. This also ties back into transitional planning. I serve on the Ag Land Preservation board in my county because it is devastating to see farms disappear, especially when it could have been prevented. I believe agland preservation is one of the best tools a farmer can have for transition planning and I am happy to be a part of that process in Fayette County.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? In 2013, my father passed away, leaving behind guite a mess for my family and I to tend with. Farm Credit worked with me and treated me like family when it came to settling his accounts and helping me get started as a beginning farmer. Working with Farm Credit has been a blessing, and I would love the opportunity to give back to the organization that took a chance on me. I have been serving agriculture in my county for years, through many different channels, and am ready to bring my education and experiences to Farm Credit.



Nominating Committee Candidates

The following candidates have been nominated for the 2023 Nominating Committee:

(Four open positions per region)

Delmarva Election Region

David L. Denny - Queen Anne, MD

David is a third generation farmer on his family farm in Queen Anne's County, MD. David grows 6,000 acres of corn, wheat, and soybeans amongst three different counties on the Eastern Shore of Maryland. David also raises 130,000 chickens. He is President of the Ag Preservation Board in Queen Anne's County. He is the acting President of the Talbot County Corn Club.

Shane I. King - Princess Anne, MD

Shane is a second generation farmer in Somerset County, MD, where he grows corn, wheat and soybeans. He is active in the farm community, serving as a current Board member on the Maryland Soybean Board, Somerset County Farm Bureau, and is involved with Somerset County Young Farmers. He wants to continue to farm and help pave the way for the next generation.

Sarah N. Kirk - Federalsburg, MD

Sarah owns and operates Rising Sun Acres Farm in Federalsburg, MD, where she grows meat birds for Perdue Farms and also grows grain. Her and her husband, Scott, rent and own 250 acres. Sarah and Scott have two full-time trucks hauling organic feed for Coleman Organic/Perdue Farms, one of which Scott runs full-time. Sarah and Scott have four children, their oldest serving in the Navy on the USS George Washington. Their three other children attend Greenwood Mennonite School. When not busy on the farm, Sarah stays busy with school activities and sports. Sarah also serves as chairperson for Caroline County Farm Service Agency.

Kristen Malin - Georgetown, DE

Kristy farms and co-manages Baxter Farms, Inc. in Georgetown, DE as a fourth generation farmer alongside her brother, Jay. She is dedicated to many aspects of the business, from bookkeeping to hauling grain, operating farm equipment to simply filling in any missing links within the 2,000+ acre operation. You most likely will find at least one of her four children by her side, which goes to show the love and dedication she has the generations to come.

Timothy J. Rogers - Frankford, DE

Timothy is a fourth generation farmer. He tills 1,200 acres of wheat, corn, and beans. He also has four chicken houses consisting of about 100,000 roasters and sits on the Delaware Soybean Board.

Kellie M. Yeager - Harrington, DE

Kellie is a fifth generation farmer in Kent County, DE. She and her brother grow 3,500+ acres of corn, soybeans, sorghum, wheat, barley, sweet corn, and peas. She also owns and operates a seed dealership business. Before she came back to the family farm full-time in 2016, Kellie gained her associate's degree at Delaware Tech (2014) and her bachelor's degrees at the University of Delaware (2016).

Keystone Election Region

Joseph Basciani - Avondale, PA

Joseph is a fourth-generation mushroom farmer in Avondale, PA. His family's companies are vertically integrated from composting to production, all the way through produce wholesale and distribution on a national scale. Joseph began working on his family farm at 12 years old, remaining part-time through school until he graduated from the University of Georgia with degrees in finance and real estate. He is now the CFO of Basciani Foods Inc. (produce wholesaler/distributor) and M.D. Basciani & Sons Inc., which grows about 750,000 pounds of mushrooms every week (farm).

Nelson R. Beam - Elverson, PA

Nelson is a second generation farmer on his Chester County farm. He grows 500 acres of corn, wheat, and soybeans. In addition, he finishes 500 steers and 4,000

hogs a year. Nelson has been farming full time for 34 years. He is currently a township supervisor, church elder, and member of the PA Pork Producers Council.

Conrad King - Atglen, PA

Conrad is a fourth generation farmer on his Chester County farm. He grows 200 acres of potatoes for chipping and 900 acres of corn, wheat, and soybeans. Conrad is also a partner with his sons in a turkey operation, which includes four turkey barns. Conrad has been farming on his own since 1988. He has been a school Board member and an active member of his church.

Andrew J. Kline - Newmanstown, PA

Jared Kline - Lebanon, PA

Joshua Kline - Lebanon, PA

Josh grew up on a dairy farm and is now a partner on a 60-cow dairy farm as of January 2022. He works full time as the equipment sales manager at Wengers of Myerstown, where he has been employed for nine years. He was a member of FFA and 4-H. Josh serves his community as the secretary of the Myerstown Lions Club. He resides in rural Lebanon, PA with his wife, Katie, and their three children.

Northeastern Election Region

Craig Finkbiner - McAlisterville, PA

Steven Groff - Towanda, PA

Steve has a 87 acre dairy farm with 140 cows. He grows about 600 acres of hay and corn. He enjoys farming and loves spending time with his wife and six children.

Eric Moser - New Columbia, PA

Eric farms with his father on 1,350 acres of owned and leased ground, and an additional 550 acres with a friend, in Northumberland, Union, and Lycoming Counties. He is a Pioneer sales representative and co-owner of North Ridge Ag Service, serving Northumberland, Union, Montour, and Lycoming Counties. Eric currently serves as a Director on the Milton Area School Board and a junior high wrestling coach.

Brett Reinford - Mifflintown, PA

Brett Taylor - Allenwood, PA

Northwestern Election Region

John Burkett - Sharpsville, PA

John is a partner at McCullough Grain located in Jefferson Township in Mercer County, PA. They farm 2,300 acres of row crops and merchandise grain through their two country elevator locations.

Mark Canon - West Middlesex, PA

Mark is the senior partner at Canon Dairy Farm where he and his son milk 120 cows and farm 350 acres of corn, hay, soybeans, and small grains. They also have an on-site bottling and cheese making business, which is managed by his daughter, Josie, and wife, Marie. He is currently a Director for COBA Select Sires and a Mercer County Farm Bureau Board member.

Barbara Christ - State College, PA

Barbara is co- owner of Happy Valley Winery. She has a small farm with 10 acres of grapes for wine, which includes 14 varieties. Eighty five percent of the wine sold from their winery is made from grapes they grow.

Jason Coopey - Port Matilda, PA

Jason runs Way Fruit Farm in Centre County, PA. Together with his wife and three kids, he grows 150 acres of fruit including strawberries, cherries, peaches, apricots, plums, apples, pumpkins, and sweet corn. Jason is a graduate of Penn State University and previously worked for the Federal government in various agencies.

Steve Paxton - Grove City, PA

Adam Raney - Adamsville, PA

Adam and his family own and operate a 200 acre dairy farm where they milk 55 registered Holstein cows and raise their replacement heifers. Adam is active in his local church, serves as a Director for the county fair, and helps coach the high school trap shooting team.

Potomac Election Region

William "Bill" Allen III - Jefferson, MD

Bill is a first generation farm owner in Frederick County, MD, which was made possible with Farm Credit financing. Bill works as an independent manufacturer representative for several agricultural equipment manufacturers selling throughout the eastern third of the United States. Bill is also active in buying, remodeling, selling, and renting agricultural and residential properties. Bill is active in several volunteer organizations, such as Farm Bureau, Alpha Gamma Rho, and Ruritan.

Eric Beam - Taneytown, MD

Eric is a second generation farmer in Carroll County, MD, growing corn, beans, and hay on 300 acres. He also raises 40 head of beef cattle.

Jerry A. Burner - Luray, VA

Jerry owns and operates Trio Farms, Inc., a 1,000 acre family farm in Luray (Page County), VA. He operates a 600 head beef seedstock and finishing operation and grows corn, soybeans, small grains, and hay. Jerry has farmed full-time for over 40 years and is active in many local and statewide agricultural organizations. Jerry and his wife, Joan, have three children and one granddaughter.

Jason S. McDonald - Stephens City, VA

Jason is a fifth generation farmer operating in the Shenandoah Valley of Virginia. The farming operation consists of 500 acres of row crops, 265 acres of apples, 200 head beef cattle, and a horse boarding operation boarding 60 horses. He has been a full-time farmer for his entire career, along with his parents, wife and son, Justin, who plans to continue the farming operation.

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

J.P. is an eighth generation farm owner in Carroll County. Along with his wife and three children, J.P. makes hay and raises 4-H animals for show and sale such as beef cattle, sheep, goats, and chickens. J.P. is currently employed by the Carroll County government, where he manages Maryland's number one agricultural preservation program.

Kimberly L. Crone - New Windsor, MD

Southcentral Election Region

Victor Barrick - Carlisle, PA

Victor is a dairy farmer in Cumberland County, PA. He grows corn and alfalfa hay and milks 600 Holstein cows. Victor has been actively farming for 47 years.

Gary Deardorff - Biglerville, PA

Michael Flinchbaugh - Hellam, PA

Michael operates a diversified farm in York County, PA along with his brother and sister. The farm consists of a cash grain operation, an orchard that sells fruit both wholesale and retail, an on-farm market and agritainment operation, and an apple processing business. Michael works as the fruit production manager

and Chief Financial Officer (CFO) of the business. Off the farm, Michael serves as treasurer of the York County Conservation District, Vice Chairman of the State Conservation Commission, and is a member of the State Horticultural Association of Pennsylvania's research committee.

Jeffry Grove - Shippensburg, PA

Jeff is a third generation farmer on his Franklin County farm. He, along with his brother, own a 240 acre dairy farm. He is currently Chairman of the Nominating Committee of Horizon Farm Credit, Chairman of the Franklin County Ag Preservation Board, Chairman of the Legislative Committee of Franklin County Farm Bureau, a member of PA Farm Bureau, and volunteers in community organizations.

Sidney Kuhn - Orrtanna, PA

Sidney is the owner of Kuhn Orchards, and the fifth generation of her family to farm the same land in Adams County, PA. Kuhn Orchards grows tree fruit, berries, vegetables, tree nuts, and flowers on approximately 150 acres, and attends 10 weekly farmers markets in the D.C. Metro area. Sidney purchased the operation from her parents in 2012. She is a member of the Endowment and Scholarship committees of the State Horticultural Association of PA, is a member of the Adams County Ag Land Preservation Board and Franklin Township ASA Advisory Committee, and was the founding chair of the Mid-Atlantic Young Growers Alliance.

Amy Wenger - Pleasant Hall, PA

Amy and her husband operate a dairy farm. They milk 285 cows and have around 200 replacement heifers. They have two sons. Amy has been farming with her husband for 16 years. She grew up overseas and dairy was a completely new lifestyle for her, but she's learned to enjoy what it has to offer. Aside from farming, Amy helps with their church youth group and serves on the Franklin County Fall Farm Fun Fest committee.

Southwestern Election Region

Anne Ambrose - Fenelton, PA

Anne lives in Fenelton with her husband and their three children. She farms 90 acres, operates a 24-sow farrowing unit, keeps 80 head of dairy steers they feed out, and 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, where she learned her love for farming, caring for animals, and hard work. Anne attends St. Luke Lutheran Church in Cabot, PA.

Matthew Carr - New Alexandria, PA

Matthew is a third generational dairy farmer. He is currently milking 250 head of Holstein cows. Along with the cows, he farms corn, soybeans, alfalfa, and a few cereal grains.

Roxanne Graham - Butler, PA

Roxanne was raised on a cow/calf farm, currently crop farming hay and grain on 525+ family-owned acres. Roxanne has had horses most of her life, and now owns/operates RMR Equine Service LLC, a PEMF wellness-based business for equine, livestock and small animals. She has served on the Nominating Committee for Farm Credit for the past several years.

Michael Kepple - New Alexandria, PA

Gary Saltsman, Jr. - Ford City, PA

William Smith - New Alexandria, PA

William is a dairy farmer from Westmoreland County. He milks 260 cows on his family dairy and raises a few turkeys.

Certification

The undersigned certify 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.

Sham). Wolfinger Shawn D. Wolfinger Board Chairman

September 13, 2022

Brin Resati

Brian E. Rosati **Chief Financial Officer**

September 13, 2022

Chief Executive Officer

September 13, 2022



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

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