Cantual Meeting NOTICE AND INFORMATION STATEMENT





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

Wednesday, October 25, 2023

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=m6ebd2fd48ea2af5e69cdd591457b6972 **Event Password** (if needed, case sensitive): PQp33j4PjpV

Audio Dial in Information: 1.408.418.9388 **Access Code:** 2339 279 2221

The business meeting will include the following:

Call to Order	Richard Shuman, Board Committee Chairman			
Presentation of the 2022 Annual Meeting Minutes				
Nominating Committee Report				
Floor Nominations for Director and Nominating Committee Candidates				
CEO Remarks				
Financial Report	Brian Rosati, Chief Financial Officer			
Adjournment				

Your attendance at the meeting is welcome. Please call Melissa Sipe at 888.339.3334 by **Tuesday, October 17** 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.

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	70	Beef, retail sale of hay and straw, landscaping, farming 400 acres	2005 to present	2024
Julie A. Bolyard	42	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	48	Outside Director	2011 to present	2024
Brian L. Boyd	51	Poultry production (860,000 broilers annually) on 220 acres and custom planting	2010 to present	2026
Kevin D. Grim	50	Grain farm on 1,560 acres and custom planting	2016 to present	2023
John Travis Hastings	45	Grain, produce and vegetables on 1,500 acres	2019 to present	2023
Laura M. Heilinger	53	Dairy (milk 140 head) and grain farm on 350 acres	2016 to present	2024
Anthony M. III	66	Outside Director	2015 to present	2025
William K. Jackson	67	Dairy (150 head) and farming 900 acres of crops	2000 to present	2024
T. Jeffery Jennings	66	Beef (100 head), farming 500 acres of crops and timber	1989 to present	2023
Sharon L. McClellan	51	Hogs (two 2,100 head finishing barns) and farming 175 acres grass and hay	2022 to present	2026
Carl Metzgar	41	Cow/calf beef and farming 720 acres of crops	2022 to present	2026
Fred R. Moore, Jr.	71	Farming 1,110 acres in turf and grain production	1994 to present	2025
Michael S. Nelson	63	Row crops (1,100 acres), black angus cow/calf operation, and seed sales	2018 to present	2026
Samuel T. Parker	50	Poultry production (1.5 million birds annually) and farming 500 acres of vegetable and grain	2022 to present	2026
Jennifer L. Rhodes	62	380 acres grain and poultry operation (capacity of 500,000 broilers)	2009 to present	2024
Paul Schmidt	62	Dairy (175 head) and farming 525 acres of crops	2021 to present	2024
Larry A. Seibert	71	Outside Director	2016 to present	2023
Richard D. Shuman	51	Beef and grain farm (750 acres)	2018 to present	2025
David R. Smith (Vice Chairman)	66	Dairy (150 replacement heifers) and crop farm (total of 360 acres)	2019 to present	2023
Charles F. Ulmer	68	Grain and forage operation (2,100 acres)	1999 to present	2024
Christine Waddell	64	Dairy (1,300 Holsteins) and crop farm (3,000 acres)	2009 to present	2024
Shawn D. Wolfinger (Board Chairman)	58	Timber	2012 to present	2023
Charles M. Wright IV	56	Poultry, vegetable and grain farm (850 acres) and on farm market with retail sales	2019 to present	2023

^{*}All Directors' ages are as of September 1, 2023.

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 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	2,255
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	2,656
Southcentral Pennsylvania	Adams, Bedford, Blair, Cumberland, Franklin, Fulton and York counties in Pennsylvania	2,679
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	2,264
Keystone	Berks, Bucks, Chester, Dauphin, Delaware, Lancaster, Lebanon, Montgomery, and Philadelphia counties in Pennsylvania	3,703
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	3,751
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	2,990

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 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, 20,298 Class C stockholders are entitled to vote. This number was determined as of August 31, 2023, which is the record date for determining which stockholders are entitled to vote in the 2023 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, Corporate Secretary, Horizon Farm Credit, ACA, 300 Winding Creek Blvd, Mechanicsburg, Pennsylvania 17050.

Annual Financial Report

The Association's 2022 annual report is available on the 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 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	Address	Election Region
Andrew L. McLean	Centreville, MD	Delmarva
Charles M. Wright IV	Hebron, MD	Delmarva
Cheryl A. Fairbairn	Coatesville, PA	Keystone
David R. Smith	Palmyra, PA	Keystone
Monica E. Hepler	Emlenton, PA	Northwestern
Shawn D. Wolfinger	Coudersport, PA	Northwestern
T. Jeffery Jennings	Luray, VA	Potomac
Jay McGinnis	White Hall, MD	Potomac
Kevin D. Grim	Dover, PA	Southcentral
Wendy Starner	New Oxford, PA	Southcentral
Cory Atkins	Seaford, DE	Delaware State Seat
John Travis Hastings	Laurel, DE	Delaware 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 2023 election can also be found on Horizon Farm Credit's website: horizonfc.com.

Delmarva Election Region



Delmarva Election Region, Candidate 1 of 2 **Andrew L. McLean**

Resides in: Centreville, MD

Business Address: Same as Residence 410.310.4232 | relieffarm2015@gmail.com Farm Credit Member Since: 2006

Age: 59

Brief Description of Agricultural Operation:

My operation consists of six poultry houses growing organic chickens for Coleman Foods (part of Perdue Farms). I own 410 acres with the tillable acreage rented out to a local grain farmer.

Family:

My wife Kellee, who is a hospice nurse and four adult children.

Employment and business experience for past five years:

For the past 17 years, I have been a poultry grower, and I was a lender/banker for 28 years (some overlapping with chickens).

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

I currently serve on the board of the Delmarva Chicken Association (industry trade group for the Delmarva) where I have been treasurer for the past four years and a past president. I also currently serve on the County Soil Conversation Board of Supervisors as Vice Chair for the last four years, and the Hughes Agro Ecology Center Board as Treasurer for the last three years. I am also a

past member and chair of the Delmarva Land and Litter Collaborative (an organization that brings together agriculture, environmental, government, and research representatives to discuss, gain understanding, and work on issues of concern to the various groups).

Community Involvement/Government Service:

I am a past member of the Maryland Ag Commission, a past member of the Queen Anne's County 4-H Park Board and Fair Committee, and a past member of the Ruthsburg Community Club where I was also a past president.

What is your vision for the future of agriculture?

I think that the future is bright with increased demand for food and fiber. For the foreseeable future there will continue to be increasing populations both in the United States and the world which will increase demand. And those populations in total are growing richer which increases demand for better, more value-added foods. There are and will be challenges, but the broad direction is positive.

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

The challenges to agriculture in the mid-Atlantic area and across the country are changing consumer demands, environmental, regulatory compliance and international competition.

For Horizon Farm Credit, navigating these interesting economic times and governmental and regulatory changes.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? I have always been interested and worked in primarily two things: farming and finance. I think my perspective as a former banker and current farm owner would be an asset to the Board.





Delmarva Election Region, Candidate 2 of 2 Charles M. Wright IV

Resides in: Hebron, MD

Business Address: 9300 Old Railroad Rd,

Mardela Springs, MD 21837

410.726.3482 | charles@wrightsmarket.com

Farm Credit Member Since: 1990

Age: 56

Brief Description of Agricultural Operation:

My family and I farm grain, processing vegetables, fresh market vegetables, and poultry on 850 acres. Our main crops are sweet potatoes, corn, watermelons and sweetcorn. We also own and operate Wright's Market, a diverse farm market located on our farm. Products sold are vegetables, flowers, bakery goods, seasonal giftware, and many other items. The market offers u-pick strawberries and agri-tourism activities throughout the year.

Family:

My wife Michelle and I have been married for 32 years. Our son, Charles Wright V, is 29 years old and works with us. Our daughter, Morgan Wright, is 24 years old and lives in Nashville, TN. Morgan works for a jewelry company there. Charles Wright VI is our grandson.

Employment and business experience for past five years:

President Cornerstone Farms Inc. t/a Wrights Market. Owner and operator MC Farms, poultry operation producing 220,000 broiler chickens annually for Perdue Farms, Inc.

Other boards or committees served in the past five 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 Audit Committee. I served one term on the Foundation for Agricultural Education and served as Chairman of the Education Committee. I also serve as a Director and past president of the Wicomico County Farm Bureau, Mar-Del Watermelon Association executive board member and past president, and the Maryland State Farm Bureau Strategic Planning Committee. I am also a past board member of the Nanticoke Watershed Alliance.

Community Involvement/Government Service:

I am active in our community on agricultural issues such as land use, property rights, and solar projects. I am also a Member of Snethen United Methodist Church and the Salisbury Area Chamber of Commerce.

What is your vision for the future of agriculture?

The future of agriculture is bright for those willing to adapt and embrace change. Our mid-Atlantic region has the most diverse operations in the country. The proximity to urban population centers can be challenging to farming operations but is also very beneficial from a logistical standpoint. Our animal integrators are the closest to the markets which provides more opportunities for farmers growing grains for their operations or other farmers wanting to expand into animal agriculture. These same urban centers provide opportunities for young and beginning farmers to market products directly to consumers while building their farm operations. These products may be greenhouse items, grapes turned into wine, or an agri-tourism farm.

We live and farm in a unique area of the country that allows our larger farms to grow, medium size farms to specialize, and small and beginning farms a direct market for their products. This is a blessing not many regions benefit from and is the reason I'm very optimistic for agricultures future.

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

One of the primary problems for agriculture is access to reliable labor. The labor shortages affect not only our farms but also companies that process the products we produce. A reliable H2A visa program has been and continues to be a political issue that effects the food security of our country.

An issue facing Horizon Farm Credit and the entire Farm Credit system is the ability of our competition to adapt new technology faster. I see this gap narrowing in the future but is a current issue.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? I took out my first loan with Farm Credit in 1993 to build a poultry farm. We were a young family and a small farm that wanted to grow. Farm Credit helped us get started and grow our operation. Since those early days, we have had a variety of loans to expand our farm. The knowledge and dedication of their staff helped us grow. Being around people who genuinely care about your farm makes you want to give back. I want to be able to help others have the same or better opportunities our farm has had with Horizon Farm Credit so their farms can flourish also. Ensuring the next generation has access to credit and financial support is of utmost importance to me.



Keystone Election Region



Keystone Election Region, Candidate 1 of 2 Cheryl A. Fairbairn

Resides in: Coatesville, PA

Business Address: 601 Westtown Rd, Suite 370,

West Chester, PA 19380

484.614.7183 | Lisnageerfarm01@aol.com

Farm Credit Member Since: 1990

Age: 66

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 data 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 with degrees in Animal Production. I have my Masters of Business Management, Business Administration from Penn State also. Our daughter Caitlin who also graduated from Penn State with a degree in Animal Science, Business Option is the Production and Compliance coordinator for Risser Poultry in Lititz, PA. Our son Ryan graduated from Penn State 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 is currently working for Trans Ova Genetics in Turlock, CA.

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 oversaw 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 five 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 most recently with beef on dairy crosses. I 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.

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

- Pennsylvania Angus Association Director elected for 2020 (Served as president for two years and vice president for two years also)
- Pennsylvania Beef Quality Assurance Commission board member
- Pennsylvania Livestock Association currently second Vice President
- Pennsylvania Cattlemen's Association member

These organizations worked towards the betterment of the beef industry in Pennsylvania.

Beef Producers Working Group - Current Chairman

This organization collaborates with Penn State Extension, Pennsylvania Cattlemen's Association, the Center for Beef Excellence, and the Pennsylvania Beef Producers Council with funding from the Pennsylvania Department 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:

- Farm Show Junior Advisory Committee
- Treasurer of the Pennsylvania Junior Angus Association
- Voting delegate to the American Angus Convention for the Pennsylvania **Angus Association**

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. To accomplish this farmers will have to employ new methods to increase yields on the same amount of arable land keeping the environment and 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 back yard. 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, that 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.



Keystone Election Region, Candidate 2 of 2 David R. Smith

Resides in: Palmyra, PA

Business Address: Same as Residence 717.679.1357 | guerndrs@msn.com Farm Credit Member Since: 1987

Age: 66

Brief Description of Agricultural Operation:

My family and I operate a diversified crop and livestock farm operation. Approximately 350 acres of corn, soybeans, wheat, and grass hay are grown on our farm. We feed dairy heifer replacements for a local dairy farm and also have a herd of angus cross bred cattle.

Our farm is located in a largely residential and urban area where we sell sweet corn and other vegetables. We have a growing freezer beef business in a roadside market.

Family:

My wife Sharon and I have two adult children, Erin and Joel. My son Joel is a partner in our farm business and represents the fifth generation on our farm.

Employment and business experience for past five years:

I have been the sole proprietor of Lebanon Valley Farms for many years and more recently in the past three years, have been an employee of JDS Family Farm, LLC, the family farm entity owned by my son and I.

I have also been employed by the Pennsylvania Dairymen's Association since 1996. As the Executive Director of this statewide non-profit association, I have led the development and growth of dairy food sales at the Pennsylvania Farm Show and numerous locations throughout the state. These dairy food retail sales help serve the mission of funding investment in the promotion of the dairy industry, as well as funding initiatives that nurture and support the development of next generation dairy farmers. My service to the Pennsylvania Dairymen's Association has included building programs, and relationships between the dairy industry and the charitable food system, specifically Feeding Pennsylvania. This partnership has led to the development of a program named Fill A Glass with Hope, a fundraising mechanism that has developed partnerships to provide funding for over 35 million servings of milk to be served to food challenged families in Pennsylvania.

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

I have served on the Farm Credit Board for the past four years as a Director and I currently serve as Vice Chairman. I also currently serve on the Penn State Agricultural Council Board of Directors and the Pennsylvania Agricultural Surplus System advisory committee.

Community Involvement/Government Service:

I am a member of Palmyra Church of the Brethren where I serve as board chair.

What is your vision for the future of agriculture?

I have a very bullish vision of agriculture! With an ever increasing world population, food and fiber systems will become exponentially more important in our global economy, and I believe technology advances and farmer innovations will lead in the success of our society. As an industry leader, agriculture must also be open to changes and emerging opportunities. Changes will come at an increasing pace and the opportunities will lie with the individuals who can adapt.

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

First, I believe a primary challenge of agriculture is to continue developing a culture of being open to changes and adaptation of different production and market environments.

Secondly, I see farm business transfers as a challenge. Huge increases in capital investments and business models have made intergenerational, and non-family farm business transfers increasingly more difficult.

Horizon Farm Credit has a responsibility to be relevant in changing financial lending markets and needs to have the vision and courage to be adaptable to changes in order to serve its cooperative members in the future.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? As a member of the cooperative, I believe I have a responsibility to help lead the Association in responsible management, in order for Horizon Farm Credit to serve its members in the most reliable manner as the best possible agricultural lender.

Also, I have deep roots in agriculture and my lifetime experience has shown me that our farm families work very hard toward their goals, and are also integral to the success of the remaining 98% of our world's population. I want to be part of the success of these farm families by helping to lead a "best in class" agriculture lender who helps to support and develop the next generation of farmers.



Northwestern Election Region



Northwestern Election Region, Candidate 1 of 2 Monica E. Hepler

Resides in: Emlenton, PA

Business Address: Same as Residence 814.657.5776 | monica.hepler@yahoo.com

Farm Credit Member Since: 2019

Age: 50

Brief Description of Agricultural Operation:

My husband and I graduated from Alfred State College with animal science degrees in 1995. We have since run a 130 head cow/calf operation. We are currently finishing out 100 head per year with half of the animals being 100% grass-fed and finished. The other half are fed out and direct marketed through our slaughterhouse and retail stores. Our meat shop started out very small employing only two full-time folks, over the course of 28 years, we now employee 13 fulltime employees. The slaughterhouse has undergone several large expansions in the last few years. In 2019 we acquired our USDA slaughter certification, which has allowed us to not only expand our own business but also the business of more than six other local butcher shops. In 2022, we purchased a retail space in Cranberry, PA. This allowed us to increase our retail sales and to sell more of our own beef as well as more beef from many local farms. Our shop also processed over 1,800 deer in 2022 making us one of the largest wild game processors on this side of the state.

Family:

Matt and I have been married for 27 years and have five wonderful children. Taylor, age 23, is a special-needs child that we adopted when she was two. We have been blessed to have her in our lives. Jolene, 23 is married with two children. She helps me as she is able in the office, managing payroll, invoicing, and customer service. Sabrina, 21, is currently studying at Clarion University to become a secondary school math teacher. She also works at the Pizza Pub in Clarion, PA, and is never too busy to help her parents during the busy season. Erika, 19, will be attending Alfred State college in the fall to pursue an animal science degree. She also works 20 hours a week at our new retail location. She, like her siblings, has been working in the family business since she could see over the counter. Orie, 17, has become our new farm manager/herdsman, his desire to see the farm thrive has made us beyond proud. Orie also works on the slaughter floor during the summer months. All of our children have been touched by agriculture and many of them want that continued influence in their lives.

Employment and business experience for past five years:

I have run the day-to-day operations of Hepler Meats for 28 years. I also manage the Hepler Management company that encompasses two Air B&B rentals on Lake Erie. I deal with all facets of managing the websites, cleaning schedules and lawn care, as well as any customer service issues. I manage Block and Tackle walleye fishing charters, as well. My husband captains the boat, and I deal with the booking process and the customer service.

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

I currently am not sitting on any boards or committees. In the past five years, our business has had several major expansions and I felt I needed to be fully committed to seeing those projects to completion. I, however, was the president of the Pennsylvania Association of Meat Processors from 2009-2010. I have also sat on the board of our church for several years.

Community Involvement/Government Service:

I am currently serving as head auditor for Richland Township, Venango County. My husband has been in the National Guard for 15 years, during that time we have provided meat for many of their morale functions. We support several local fire halls, sports teams, and places of worship with meat and donations to help them further their fundraising efforts.

What is your vision for the future of agriculture?

My vision for the future of agriculture would be to see smaller communitybased farms that directly service the needs of the local region. Recent supply chain issues have highlighted a weak link in today's agriculture system and have reignited the consumer's desire for locally grown products. Small and mid-sized farms should have the opportunity to utilize modern technologies for greater efficiencies, while at the same time exploring low input techniques (such as pasture raising animals) to maximize profitability. Farmers need to promote themselves to remain relevant and to ensure sustainability of small family farms like ours.

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

I believe there are two main issues facing farms and Farm Credit today: a shrinking customer base and large corporate farms putting smaller farms into near extinction. I feel farmers are not taking advantage of platforms such as social media and other advertising outlets to promote themselves and their products. Furthermore, I feel continuing to educate oneself on the best practices and management of their farm products is crucial. Farmers need to know how to produce a product that will ensure a loyal customer base. Without such a base, the possibility of expansion and ultimately making little to no profit will have a negative impact on Farm credit as well.

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

Farm Credit has been a blessing to our family and helped us compete in an ever-changing world. Farm Credit has an understanding of the unique needs of the agriculture industry that traditional banks seem to struggle with. By serving on this board, I would provide an expanded knowledge in several different areas of agriculture. In closing, I'd like to serve on the board as a way to provide myself with an opportunity to pass on what I've learned and glean knowledge from those around me while our business transitions from one generation to the next.





Northwestern Election Region, Candidate 2 of 2 Shawn D. Wolfinger

Resides in: Coudersport, PA

Business Address: Same as Residence 814.558.8068 | sdwolfy12@hotmail.com Farm Credit Member Since: 2000

Age: 58

Brief Description of Agricultural Operation:

My father and I own and operate Northern Forests, LLC, a forestry consulting company where we provide forestry services for clients such as timber cruises and timber sales. We also manage several thousand acres of family owned land through Wolfinger Timberlands, LLC, Timberwolf Lands, LLC, and Wolfinger Holdings, LLC. Our land is located throughout northern Pennsylvania and southwestern New York.

Family:

My wife Karen and I live in Coudersport, Pennsylvania and celebrated our 33rd wedding anniversary in July 2023. We have two grown sons, Kevin and Aaron. Kevin and his wife Allison own an optometry practice in central Pennsylvania and are expecting their first child. Aaron graduated from Penn State with a degree in forestry in 2021 and is employed with a consulting forestry company in Charlottesville, VA. We also are the proud owners of two golden retrievers, Jack and Cooper.

Employment and business experience for past five years:

For the past five years I have been an owner/operator of Northern Forests, LLC, Wolfinger Timberlands, LLC, Timberwolf Lands, LLC, and Wolfinger Holdings, LLC.

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

I have served on the Farm Credit Board for the past 11 years as a Director, and I currently serve as Chairman. I also currently serve on the board for the Potter County Housing and Redevelopment Authority, as a board member and treasurer of Big 30 Athletic Corporation, and committee member of Big 30 Football All Star Selection.

Community Involvement/Government Service:

I am also active in our community with the Potter County Housing and Redevelopment Authority, Big 30 Athletic Corporation, Big 30 Football All Star Selection Committee, Pennsylvania Forest Products Association, and the North Central Pennsylvania forestland owners association.

What is your vision for the future of agriculture?

I think that the future for American agriculture is very bright. Globally, we have the most efficient and technologically advanced agricultural system in the world and I expect that we will continue as the world leader. Within the Horizon Farm Credit footprint I think that we will see the emergence of urban agriculture and other non-traditional agricultural entities led by our young and beginning farmers.

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

Currently I think that there are a number of issues facing agriculture and Horizon Farm Credit. Inflation, the threat of a recession, higher interest rates, and the difficulty of finding and retaining quality employees are among the most serious concerns. Additionally, I feel that lending competition from non-traditional sources is a potential risk to Horizon Farm Credit.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? In 2012, I was fortunate to join the board of AgChoice Farm Credit. As a Co-op member and as a Director I have always had a great appreciation for the role that the Farm Credit System plays in supporting rural America. When the opportunity to merge with MidAtlantic Farm Credit came about, the benefit to our members of the new Association was very exciting. Having had the privilege of being part of the merger process, and serving as the first Horizon Board Chairman, I want to continue the work that we started to fulfill the great potential in the future for Horizon Farm Credit.



Potomac Election Region



Potomac Election Region, Candidate 1 of 2 T. Jeffery Jennings

Resides in: Luray, VA

Business Address: Same as Residence 540.742.2788 | jeffjennings362@gmail.com

Farm Credit Member Since: 1983

Age: 66

Brief Description of Agricultural Operation:

The farm consists of cow/calf/stockers. We raise corn, hay, soybeans, and barley, all mostly for feed, as well as pasture and timber. This year, the family farm celebrates 250 years of operation. The farm is located along the South fork of the Shenandoah River in the Shenandoah Valley of Virginia.

I have been married to my wife, Winn, for 39 years. I have three sons and three arandsons.

Employment and business experience for past five years:

Farmer; In addition to the above farm operations, I owned a 13,000 broiler/ breeder operation for Pilgrims that I recently sold to a young farmer.

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

I have served on the Farm Credit Board for the past 34 years as a Director. I also currently serve on the Page Cooperative Farm Bureau board and Page County Farmer's Association board where I am chair of the scholarship committee. I am a member of the Page/Rockingham FSA COC.

Community Involvement/Government Service:

Lay leader for Luray United Methodist Church

What is your vision for the future of agriculture?

I continue to see agriculture as challenging and exciting. Agriculture is always evolving to accommodate the need for increased and sustainable production.

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

I believe global and supply side disruptions, climate change, and government regulations are some of the biggest issues facing agriculture. With technological changes in the financial system, Horizon Farm credit needs to continue to keep vigil on the industry. They need the soundness and agility to adapt by offering the products and services required by our members, current, new, and emerging.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? My relationship with Farm Credit is multigenerational. Seeing and being a part of the evolution through the years gives me a base to form future strategies. I want to make sure we're serving our current members as well as looking for new opportunities.



Potomac Election Region, Candidate 2 of 2 Jay McGinnis

Resides in: White Hall, MD

Business Address: Same as Residence 410.746.4822 | graystonefarms@comcast.net

Farm Credit Member Since: 1998

Age: 56

Community Involvement/Government Service:

My wife and I purchased the cattle herd from my father two years ago and have been fortunate enough to be able to donate over 10,000 pounds of ground beef to local Christian charities for those in need and to provide more affordable options to our local community. In my spare time I coach youth basketball.

What is your vision for the future of agriculture?

My vision is that input and machinery prices will continue to spiral upwards and adequate operating capital becomes more important than ever. Unfortunately, not every bank understands agriculture and the cyclical and unique needs of the industry. The Farm Credit network will continue to fill an important role in sustaining and supporting a domestic food supply.

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

With the March bank failures of Silicon Valley Bank and Signature Bank, deposits fled to the largest banks. These deposit shifts coupled with quickly rising interest rates, tightened available credit at many local and regional banks. Availability of loans for the ag industry is critical and as the cost of everything in farming has exploded exponentially over the past few years, farmers are exposed to more risk than ever before. As the margins continue to shrink on a per acre basis, the need to manage that risk has become crucial. Likewise, Horizon Farm Credit must manage risk through rising interest rates and shifting loan portfolio risk so that they can serve their members for years to come.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? As Horizon's territory expands, it is even more critical to be heard and to raise up concerns of your local community. In addition to my life experience in several facets of agriculture, my experience as a mortgage broker can also add insight into financial analysis discussions and decisions.

Brief Description of Agricultural Operation:

I am a fifth-generation farmer and along with my wife, are the owner operators of a beef and grain farm. We raise corn, soybeans and hay on about 1,000 acres and have a 100 head cow-calf Angus herd. The farm has always been very conservation minded and was an early adopter of no-till practices in the 1970s. In addition to participating in the Maryland cover crop program since inception, conservation best practices have earned the farm a national stewardship award.

My wife, Nicole, and I have two children, James, age 12 and Elle, age 7.

Employment and business experience for past five years:

After graduating from Rutgers University with a degree in Agricultural Economics, I owned a mortgage brokerage company before returning to the farm full time. I have been managing the crop production for the past 24 years.

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

I served as Associate on the Baltimore County Soil Conservation District and on the County Committee for the USDA-FSA Baltimore County.

Southcentral Election Region



Southcentral Election Region, Candidate 1 of 2 Kevin D. Grim

Resides in: Dover, PA

Business Address: Same as Residence

717.870.8536 | rdg617@aol.com Farm Credit Member Since: 2001

Brief Description of Agricultural Operation:

Owner of Shady Dell Farms, LLC, for 31 years, which is a grain farming business consisting of corn, soybeans, wheat, and hay on 1,800 acres. I also operate a custom harvest operation and plant for other farmers in the community. My family has a herd of Angus show cattle and attend many 4-H and Angus cattle shows each year.

Family:

My wife, Robin, and I have been married 26 years. We have two children, Conner (17) and Lindsey (14). As a family, we're actively involved in the 4-H program, as well as showing Registered Angus cattle. Both children are involved in the various aspects of the grain farming and cattle operations.

Employment and business experience for past five years:

I am the owner and operator of Shady Dell Farms, LLC, for the past 31 years. I have always strived to educate myself on the ever-changing farming practices. My farm has grown from a few pieces of equipment to using modern farm technology and marketing skills. Additionally, I have always been driven to make strong financial decisions for the success of my business, which very much parallels my interest in the Horizon Farm Credit board.

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

I have served on the Farm Credit Board for the past seven years as a Director, and have served on the Audit and Governance Committees as well. I am also a Director on the Farm Credit Foundation for Agricultural Advancement Board.

Community Involvement/Government Service:

I am active in our community as a former 4-H Member and current volunteer for the County 4-H Program, a member of Paradise Lutheran Church, and a former board member for the York County Conservation District.

What is your vision for the future of agriculture?

I would love to see all aspects of farming continue to grow and thrive in our ever-changing world. It is through our community collaboration that we can maintain local family farms and provide high quality products for the future of agriculture.

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

I believe the primary issue facing agriculture and Horizon Farm Credit is the fluctuation of the current markets and economy.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? I would be honored to serve a third term on the Horizon Farm Credit board as I believe Farm Credit is a tremendous partner to have in the community. I have a genuine interest in seeing the future of agriculture thrive, and believe the various programs offered through Horizon Farm Credit provide the needed support for financial growth, as well as making sound business decisions. With Horizon Farm Credit's support, members' families and businesses, as well as today's youth have many more avenues to explore!





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

Resides in: New Oxford, PA

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

Age: 53

Brief Description of Agricultural Operation:

Crop farming operation of approximately 200 acres (owned/rented)

Family:

I have been married to Tim for 31 years with two sons. Quinn is married to Alana and they both work at Cedar Hill Farms in Wellsville, PA. Quinn is also a Dekalb and Asgrow sales repasentative. Ross lives in Conshohocken, PA, and works as a Talent Development and HR Operations Manager for Crane Payment Innovations.

Employment and business experience for past five years:

I am a seasoned C-Suite Finance & Administrative executive with a 20 year career that focused on Finance, Treasury, Investments, Operations, Budget & Planning, HR, IT, Risk & Compliance, and Legal Liaison. I have worked in both for profit and non-profit organizations managing the finances and assisting in the development of a strategic vision for their organization. I have led mergers & acquisitions, organizational restructures, and major systems implementations. In the past five years, I have served as interim joint CEO and VP of Finance for Hershey Trust Company and Treasurer for the Milton Hershey School and the M.S. Hershey Foundation. I was the Chief Operating Officer for Info-Matrix Corporation (an IT consulting corporation) and am currently the CFO for Benefits Data Trust.

Other boards or committees served in the past five 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-Insurance Consortium and served on the Audit & Investment Committees, board member and Co-Vice Chair of Shared Services Health Care Consortium, and committee member of the Penn State University College Affairs Committee-Hbg Campus. I also served as the senior officer with signature authority in five different organizations.

Community Involvement/Government Service:

I am currently a member of St. John's Church. I also volunteer service with Cocoa Packs, Ronald McDonald House, and Caitlyn Smiles. I also currently serve as CFO at Benefits Data Trust, which is an organization to help people get access to life changing benefits across the country. I have previously served on the local zoning/hearing board in our township, and as my children were growing up, I served on many boards that supported their extracurricular activities.

What is your vision for the future of agriculture?

The grit and determination of my American farmer colleagues inspires me every day. We are smart, creative, passionate, and driven to succeed. I am also encouraged by the number of women that are working in and providing leadership to the industry. They bring insight and a different perspective as agriculture explores growth in diverse business channels. My long term vision is that agriculture not only survives the challenges presented, but rather thrives as the industry that attracts and retains the most talented people in the world to achieve our collective noble mission to "feed the world."

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

Most recently we have experienced inflation costs, interest rate increases, banking market instability, and labor shortages. The tightening of credit liquidity will be challenging for both the farmer and Horizon Farm Credit to balance the need vs. the risk.

More long term: the rising costs of land and the cost to invest in the agricultural business are barriers to entry for new farmers combined with the statistics that show a large population of farmers setting their eyes on retirement in the next decade. Farmers today also need to be exceptionally well rounded business leaders that includes marketing, risk management, financial management and long term planning, human resources, and technology savvy skills.... all while working 18 hour days to do the "farm work." It can be quite a lot to manage at times. Horizon Farm Credit is uniquely positioned to be a partner to help support those needs.

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 agriculture industry is challenging and over the years I have seen Horizon Farm Credit grow as a wonderful organization that is a pivotal partner to the success of many in the agricultural community to overcome these challenges. 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. It would be a privilege and an honor to serve as your elected Board member. Thank you for your support.



Delaware State Seat



Delaware State Seat, Candidate 1 of 2 **Cory Atkins**

Resides in: Seaford, DE

Business Address: Same as Residence 302.853.0383 | corysproduce@yahoo.com

Farm Credit Member Since: 2006

Age: 36

Brief Description of Agricultural Operation:

I am a first-generation farmer and owner of Cory's Produce, LLC, a grain and vegetable operation on the Delmarva Peninsula. Additionally, I sell seed, chemicals, and equipment under my company Atkins Agri-Seed and provide custom farming services.

Family:

I live in Seaford, DE, with my wife, Kate, and our two-year-old son, Connor, as well as our dogs, Moose and Turbo.

Employment and business experience for past five years:

I am the sole owner and operator of Cory's Produce, LLC, and Atkins Agri-Seed. I am currently a contract salesman for several brands including Channel, Revere, and FBN.

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

I am the current chairman of the Delaware Soybean Board, board member of Sussex County Farm Bureau, board member of the Mid-Atlantic Soybean Association, board member of the United Soybean Board, and former board member of the National Biodiesel Board.

Community Involvement/Government Service:

I sponsor the Lower Delaware NWTF and Laurel Little League.

What is your vision for the future of agriculture?

My vision for agriculture as a whole is to continue to develop the best techniques to provide commodities for the world with the most efficient use of farmers' time and energy, using up-to-date technology to provide the most output while being stewards of the world's natural resources.

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

Issues facing agriculture and Horizon Farm Credit include balancing working to keep farmers in business by providing financial loan opportunities, risk management/crop insurance programs, and support programs to increase farmers' knowledge, profitability, and available resources to promote investment into their operations and manage risk. Concurrently, agriculture will need to monitor natural resources and adjust practices to meet the changing environment.

Why do you want to serve on the Board of Directors for Horizon Farm Credit? I want to serve on the Board of Directors for Horizon Farm Credit to be an outspoken voice for other young, first-generation farmers and ranchers.



Delaware State Seat, Candidate 2 of 2 **John Travis Hastings**

Resides in: Laurel, DE

Business Address: 32206 Hastings Dr,

Laurel, DE 19956

302.841.8843 | travis@coastalgrowers.com

Farm Credit Member Since: 1996

Age: 45

Brief Description of Agricultural Operation:

My family has a grain and vegetable operation in Sussex County, DE. We grow corn, soybeans, sweet corn for a local processor, as well as seedless watermelons.

Family:

I've been married to my wife, Kim, for 20 years. Together we have three children: a son, 19, who is currently a sophomore at East Carolina University, a 14 year old daughter and a second son that is 9.

Employment and business experience for past five years:

I'm the owner of Lakeside Farms, Inc., located in Laurel, DE. I also own Lakeside Transportation, LLC, which is a school bus company that services three local school districts. My family also owns HAG Trucking, LLC, which is a trucking company specializing in transporting ag commodities.

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

I have served on the Farm Credit Board for the past four years as a Director. I also currently serve as a county appointed board member of Sussex County Board of Adjustment, and a state appointed board member of Delaware Prosperity Partnership (a board specializing in business development).

Community Involvement/Government Service:

I'm also active in our community as a member of the Laurel Grain Company (a local grain co-op), and a member of the Mar-Del Watermelon Association.

What is your vision for the future of agriculture?

Agriculture will continue to reshape itself and be present in many forms. Commodity-centered operations will continue to consolidate and become larger, concentrating on efficiencies through economies of scale. While these operations will become larger, there will be plenty of room for smaller operations to succeed with direct to consumer sales. Ag tourism, online sales, CSA programs, indoor vertical farms, winery, and breweries are just a few examples. External pressures (government restrictions, nutrient management programs, food safety standards, etc.) will continue to increase, and operations will be forced to have staff that concentrate on dealing with these external pressures. Agriculture has a bright future. It will just be different from what we are used to.

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

The primary issues facing Horizon Farm Credit is having the tools to service all of the customers that make up the future of agriculture. As commodity centered operations become larger and more efficient they will have the same demands of their lenders. While Horizon Farm Credit has to have the capability to serve these larger customers they also need to have the knowledge and skill to serve all of the different forms of smaller operations. Horizon Farm Credit just like our farm operations will continue to have increased external pressures from stakeholders that have a vision of what Farm Credit should be.

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

Farm Credit is the premier financial lender to the agriculture industry and is the only lender to be there for our customers during the good times and the bad times. It is very rewarding to serve on a board that helps shape an organization that is totally focused on helping its customers in an industry that we all love and is so important to the survival of our country.

Nominating Committee Candidates

The following candidates have been nominated for the 2024 Nominating Committee:

(Four open positions per region)

Delmarva Election Region

Shane I. King - Princess Anne, MD

Shane is a second-generation grain farmer in Somerset County Maryland. He farms with his father, Gary, and continues to help build a sustainable future in agriculture so that one day his son, Conner, might take over the farm. Shane is involved with the county Farm Bureau, young farmers, his local church, and the school his son attends.

Sarah N. Kirk - Federalsburg, MD

Sarah is a poultry and grain farmer. She and her husband Scott, operate their farm Rising Sun Acres in Federalsburg, MD. They own and rent 250 acres and have three trucks hauling feed for Perdue Farms and Coleman Organic. Scott runs one out of the three trucks full time. Sarah is also a chair/committee member for Caroline County Farm Service Agency. Scott and Sarah have four children. Her oldest daughter and her husband are serving in the US Navy. The other three children attend Greenwood Mennonite School in Greenwood, DE. When Sarah is not busy with farming operation, she helps out with activities and events at the school. This upcoming summer, Sarah and her children will be bailing straw for Longview Farms in Galena, MD.

Kristen Malin - Georgetown, DE

Kristy farms alongside her brother, Jay, at Baxter Farms, Inc., in Georgetown, DE. They till around 2,000 acres consisting of corn, soybeans, sweet corn, and lima beans. Kristy is blessed to be able to have her four children grow up on the farm, and you better believe she has at least one working with her at all times!

Timothy J. Rogers - Frankford, DE

Timothy is a proud dad of three children, owner and operator of Slim Farms poultry farm, and partner in ABC Farms grain and poultry farm.

Kellie M. Yeager - Harrington, DE

Kellie is a fourth-generation farmer. She grows 3,500 acres of corn, soybeans, wheat, barley, peas, and sweet corn. She is also a farmer-dealer for Hubner Seed.

Fred M West III - Frankford, DE

Fred is a third-generation farmer on his Sussex County farm. Along with his father and son, they grow 2,800 acres of corn, soybeans, wheat, and sorghum, as well as operate two poultry farms. Fred has been farming full time since he graduated from the University of Delaware.

Keystone Election Region

Joseph Basciani - Avondale, PA

Joe is a fourth-generation member of the Basciani Family, who have been farming mushrooms for 98 years now in Southern Chester County, PA; and first-generation college graduate from the University of Georgia. He is currently the CFO of the Basciani Companies, which are responsible for growing approximately one million pounds of fresh mushrooms each week.

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. Also, 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 fifth-generation farmer in Chester County, PA. He grows 1,000 acres of corn wheat and soybeans 200 acres of potatoes for the chip industry, and wholesales tile to ag contractors in five states. Conrad has been farming full time for 36 years. He enjoys the agronomic side of growing crops to see what their potential is on his farm. He currently holds the highest yield for no-till non irrigated corn in Pennsylvania in 2022 and 2023 NCGA.

Joshua Kline - Lebanon, PA

Josh is a third-generation dairy farmer as well as the sales manager at Wengers of Myerstown - Equipment Sales. He is an active member at the Ephrata Community Church and Secretary for the Myerstown Lions Club. Along with his wife and four children, he resides in Heidelberg Township.

Joel Krall - Lebanon, PA

Joel dairies with his wife Christine and their four children Caleb, Elijah, Natalie, and Naomi. He is grateful for the opportunity to steward God's resources and to be able to raise a family on a farm.

Jeffrey Zimmerman - Lebanon, PA

Jeff is the founder of Agri-Applicators, Inc., which provides 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 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

Craig Finkbiner - McAlisterville, PA

Craig is a third-generation farmer operating a farm that has been in the family for over a century. His farm includes hogs, beef, and crop farming. He also custom farms for other neighbors. He has been farming for 30 years in Juniata County, PA. He is an active member in his local church.

Steven Groff - Towanda, PA

Steve is a dairy farmer along with his family. They have 120 cows and crop about 600 acres. He enjoys farming and spending time with his family.



Eric Moser - New Columbia, PA

Eric is in partnership with his father farming row crops and feeding cattle. He is an owner of North Ridge Ag Service, a Pioneer Seed agency. Eric is a School Board Director and a volunteer junior high wrestling coach.

Andrew Ranck - Mifflin, PA

Andrew is a second-generation organic farmer and farms 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. He appreciates that farming provides him the opportunity to try new ideas, and to learn about and grow in multiple disciplines.

Brett Reinford - Mifflintown, PA

Brett manages the business end of Reinford Farms in Mifflintown, PA. With his parents, Steve and Gina Reinford, and brothers, Chad and Drew, Brett is part of the innovative team that has grown 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, PA, and have four young future dairymen.

Brett Taylor - Allenwood, PA

Brett raises chickens, crops, and registered angus cattle. He is a Lycoming County Planning Commission member a Washington Township supervisor and a 4-H leader.

Northwestern Election Region

John Burkett - Sharpsville, PA

John is a partner at McCullough Grain in Mercer County, PA. His operation includes two country elevator locations, a seed dealership, and crop farming of 2300 acres of corn, soybeans and wheat.

Mark Canon - West Middlesex, PA

Mark is in partnership with his son, Trent, on their 110 cow dairy farm. All the forage and most of the grain is grown on their 320 acre farm, most of which has been in the family for five generations. He is currently a COBA Select Sires board member, Pennsylvania Farm Bureau member, and is a delegate for DFA. Two years ago, the family started Canon Creamery, selling whole and flavored milk, cheese curds, and ice cream, all made on the farm.

Jason Coopey - Port Matilda, PA

Jason runs their family's 375 acre, sixth-generation fruit farm in Centre County, PA. The Way Fruit Farm operates two retail farm market locations including a cafe & 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" to give back to their community that they love being part of in State College, PA.

John Steven Paxton - Grove City, PA

John's dairy farm is owned with brothers Steve and Joe Paxton. They milk 535 jersey cows and keep 50 crossbred beef cows. They also have a grain operation, farming 1,500 acres in total. Additionally, they chop corn for ten other farms in the county.

Adam 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.

Sally Haggerty - North East, PA

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

Potomac Election Region

Eric Beam - Taneytown, MD

Eric is a second-generation farmer from Carroll County, MD. Together with his wife and two children, Eric operates Shady Creek Farm, which consists of 325 acres of corn, soybeans, wheat, hay, and beef cattle.

Jerry A. Burner - Luray, VA

Jerry owns and operates Trio Farms, the family farm in Luray, VA. He has a beef herd of about 600 head with seed stock and finishing operation. Jerry also grows corn, soybeans, small grains, and hay. He is a board member for Rockingham Cooperative and is president of the Virginia Cattle Feeders Association. In addition, he volunteers his time with the Beef Farm Ministry and Page County 4-H youth.

John Trevor Hoff - New Windsor, MD

Owner and operator of Local Homestead Products an on farm market and agritainment operation. The market serves as a hub for other local farmers to sell their products and hosts thousands of visitors every month. Trevor also farms corn, soybeans, and produce, raises beef cattle, pigs farrow to finish, pasture raised broiler chickens, and 7,000 square foot greenhouse production.

Jason S. McDonald - Stephens City, VA

Jason is a third-generation farmer on his Frederick County farm. His farming operation consists of 500 acres of corn and soybeans, 280 acres of apple orchard, 200 head of brood cows, and operates a boarding facility caring for 60 horses. He has spent his entire life working on the farming operation and now works alongside his wife, Jennifer, and son, Justin.

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

J.P. is an eighth-generation farmer on his Carroll County farm. He raises sheep, goats, beef cattle, rabbits, chickens, and turkeys with his three children for 4-H projects. J.P. currently holds the position of Ag Preservation Program Manager for Carroll County, the most successful preservation program in the State of Maryland. Prior to his position with Carroll County, J.P. was a full time dairy and crop farmer with his father and brother in New Windsor, MD.

Caroline "Dixie" Boyd Scheulen - Winchester, VA

Dixie resides on her family farm operating 300 beef cattle in a cow/calf operation. Dixie earned her Bachelor's from Virginia Tech in Animal Science and completed a second degree as a registered nurse. Dixie stablished an event venue and currently manages all facets of the venue on the family farm while raising three children.



Southcentral Election Region

Victor Barrick - Carlisle, PA

Victor is farming with his son in Cumberland County. They have a dairy herd of 600 holsteins and farm 900 acres. He is active on his township planning board and the County Conservation Board.

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 20 brood cows and markets 20 head freezer beef direct to consumer each year. Ryan is the President of the Cumberland County Farm Bureau, serves on 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.

Michael Flinchbaugh - Hellam, PA

Mike is the fourth generation on his operation and operates the business together with his brother and sister. They grow cash crops, and also operate an orchard and an on farm retail farm market and agritainment enterprise. The business also includes an apple processing business producing both fresh and dried apple products. Mike serves as a Director for the York County Conservation District, a member of the State Conservation Commission, and sits on the Board of Directors and the research committee of the State Horticultural Association of Pennsylvania.

Sidney Kuhn - Orrtanna, PA

Sidney is the owner and manager of Kuhn Orchards, LLC, 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 sells wholesale and retail at 10 weekly farmers markets in the DC metro area. Sidney purchased the operation from her parents in 2012. She serves on the Endowment and Scholarship Committees of the State Horticultural Association of Pennsylvania, 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 have a 300 cow dairy in Franklin County and farm 1,100 acres. She started helping on the farm when they got married in 2006. She is on the Franklin County Fall Farm Fun Fest planning committee and helps out with their church youth group.

Edward Wilkinson - Aspers, PA

Ed is a partner in Getty Acres Farm with his father, brother, and son. They grow corn, soybeans, wheat, milo, and hay on 4,000 acres of owned and leased ground. They also finish 350 head of steers a year. Ed is a township supervisor and serves as vice chair of the Adams County Conservation District Board.

Southwestern Election Region

Anne Ambrose - Fenelton, PA

Anne lives in Fenelton with her husband and their three children. They farm 90 acres, operate a 24-sow farrowing unit, keep 80 head of dairy steers they feed out, and she 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, PA, 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-generation dairy farmer in the rolling hills of Westmoreland County. They are currently milking 260 head of Holstein cows. Along with milking, they raise all of our replacement heifers. Furthermore, they grow crops on 850 acres of ground.

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, he has served on the nominating committee in the past. He is also currently on the PA No-Till Alliance as a Director.

Michael Kepple - New Alexandria, PA

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

Gary Saltsman, Jr. - Ford City, PA

William Smith - New Alexandria, PA

William works on his three-generation farm in Westmoreland County, milking 230 cows and farming 600 acres.



Certification

The undersigned certify on October 2, 2023, 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's Walfujer Shawn D. Wolfinger Board Chairman

Chief Financial Officer

Brin Reseti

Chief Ekeoutive Officer



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

PRESORTED FIRST-CLASS MAIL U.S. POSTAGE PAID PERMIT #31639 TWIN CITIES MN

