

# LEADER

FARM CREDIT OF THE VIRGINIAS

SUMMER 2026



Photo by A. Tolley – Russell County, Va.

# MESSAGE FROM THE PRESIDENT

## LEADER

is published twice per year for stockholders, directors and friends of Farm Credit of the Virginias.

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Farm Credit of the Virginias furnishes data to credit reporting agencies. The Association's reporting efforts are important for aiding consumers in obtaining credit, assisting businesses in credit approval, providing consumers with timely and accurate personal credit information, reducing fraud and abuse, helping prevent identity theft and minimizing errors in credit reporting. If you have questions regarding this process, please contact our Credit Desk at 540.434.5385 ext. 5278 or [CreditDesk@FCVirginias.com](mailto:CreditDesk@FCVirginias.com).

### FINANCIAL REPORTS

Questions, comments or requests for copies of our financial reports should be directed to Farm Credit of the Virginias, ACA, by writing 102 Industry Way, Staunton, VA 24401 or calling 800.919.3276.

*Our annual and quarterly financial reports can also be obtained by visiting our website at [FarmCreditofVirginias.com](http://FarmCreditofVirginias.com).*

We at Farm Credit of the Virginias know that summer is a busy time for you — our valued members — making hay, tending crops, caring for livestock and working day in and day out to provide food security for our nation and ensure the strength of our rural communities. Our staff will also be busy as we look to build on our 110-year history of providing consistent and reliable credit to agriculture and rural America. Like you, we are looking to make investments and improvements in technology and operations that will give you the best customer experience possible.

With that in mind, know that your cooperative remains committed to supporting our members, maintaining a diverse and resilient portfolio across commodities and geographies, and fulfilling our mission. We concluded the first quarter of 2026 with a total loan volume of \$2.52 billion and net income of \$10.6 million. Our credit quality remains strong at 96.03% acceptable.

In April, we returned \$31 million to our members through our annual patronage refund. This year's refund accounted for 78% of our 2025 net profits, which our board of directors elected to return due to our strong financial position. Since

2001, Farm Credit of the Virginias has returned more than \$529 million to our members. Learn more about the 2025 patronage refund on page 5.

Earlier this spring, we announced the promotion of Carrie Casto (former director of project management) to chief strategy and analytics officer, as well as the promotion of Chris Frazier (former regional sales and lending manager) to chief lending officer. Carrie and Chris have played integral roles in the success of Farm Credit of the Virginias since 2018 and 2019, respectively. I am thrilled to welcome Carrie and Chris to our executive team and am confident they will both do an excellent job supporting our internal teams as well as our cooperative members.

Our Association is glad to share that we are currently accepting applications for the fifth funding cycle of the Farm Credit of the Virginias Charitable Contributions Fund grant program. The Charitable Contributions Fund allows our cooperative to invest in the agriculture industry and the rural communities we serve by providing grant opportunities for charitable organizations in our footprint. Grant applications for the 2026 funding cycle will be accepted through June 30.



Since the program's inception in 2022, we have awarded more than \$475,000 in grants to 59 non-profits and community partners. Learn more about the Farm Credit of the Virginias Charitable Contributions Fund on page 11.

It has been wonderful to have the opportunity to connect with many of you at local events throughout our territory, including the Agribusiness Council Annual Legislative Appreciation Banquet, Shenandoah Valley Partnership meeting, Wardensville Bull Test, Virginia Beef Expo and the Rockingham County Naming Rights Gala. I look forward to meeting more of our members at upcoming customer appreciation events this summer and fall. Our branch offices are excited to host various events within their communities to show appreciation for your continued business and support. Please keep an eye on your mailbox and inbox for details regarding your branch office customer appreciation event.

I continue to be amazed by the efforts of the Farm Credit Knowledge Center — the resources and opportunities they provide to our members and the greater agricultural community are

unmatched. As a member-owned cooperative, we are proud to provide this resource in alignment with our cooperative principle focused on member education, training and information. The team is persistent in maintaining and adding to the extensive Digital Resource Hub, which houses well over 1,000 resources in the form of articles, videos, how-to guides, worksheets, calculators, templates and more, meant to support producers and agribusiness owners. Additionally, the Knowledge Center hosts successful in-person events to help carry out our mission throughout the year, such as Farm Management Institute, Dairy Management Institute, the AgBiz Planner program as well as an online marketing program, Marketing Your Farm Short Course.

I hope you all have a great summer and are able to find some time to rest, recharge and spend time with your loved ones. Thank you for choosing Farm Credit of the Virginias as your lending partner and participating in our cooperative, in joint support of agriculture and our rural communities.



Photo by S. Steyer – Garrett County, Md.

## Customer Appreciation Events

Our branches enjoy hosting events to celebrate our members and engage with our rural communities. Keep an eye on your mailbox (and inbox) for formal invitations with details, including time and location, to customer appreciation events throughout our footprint.

We hope to see you at an event in 2026!

## Holiday Schedule

Offices will be closed on the following days:

- June 19**  
Juneteenth (Friday)
- July 3**  
Independence Day (Friday)
- September 7**  
Labor Day (Monday)
- October 13**  
Company-wide Meeting (Tuesday)
- November 11**  
Veterans Day (Wednesday)
- November 26 & 27**  
Thanksgiving Holiday (Thursday & Friday)
- December 24 & 25**  
Christmas Holiday (Thursday & Friday)

# EMPLOYEES PARTICIPATED IN AG LITERACY WEEK

*The employees of Farm Credit of the Virginias always look forward to Agriculture Literacy Week, an annual observance in March organized by Virginia Agriculture in the Classroom (AITC). Each year, a new book is selected and volunteers from agricultural organizations and businesses across the state donate copies to local classrooms, where they read the story and help students better understand agriculture's role in their communities.*

The 2026 Agriculture Literacy Week book of the year was *Farm Boots* by Lisl H. Detlefsen, featuring a diverse cast of families as they work together to care for crops and animals on their farms through spring, summer, fall and winter, wearing many types of boots to get the job done. This year, FCV

donated more than 400 books to elementary school classrooms and libraries across its tri-state territory. Team members joined more than 120 classrooms to read the story and lead activities that helped more than 2,000 students and educators gain a greater awareness and understanding of agriculture.



Brooklyn Davidson and Lisbe Morales, loan support specialists in the Harrisonburg branch, read to nine classes of kindergarteners and first graders at Cub Run Elementary School.



Knowledge Center industry relations specialist, Ivy Ward, assisted pre-K students at the Child Development Center with the activity that went along with *Farm Boots*.



Wytheville branch loan officer, Jacob Sharitz, and loan support specialist, Halle Aker, presented *Farm Boots* to the Wythe County Public Library.



Lewisburg loan accountant, Karen Wygal, visited and read to a first grade class at Talcott Elementary School.

# PATRONAGE

YOUR COOPERATIVE • YOUR SHARE



\$31

We are proud to  
announce we returned

in cash dividends through our  
patronage refund program.

MILLION

The patronage refund is one of the many benefits of being a member of a customer-owned cooperative. As a member of Farm Credit, you are eligible to receive your share of our profits. Returning our earnings is how we invest in agriculture and the rural communities that we serve. We are proud to be a dependable financial partner to farmers, agribusinesses and rural property owners!



## FARM CREDIT

FarmCreditofVirginias.com

*\*Not all FCV loan products are eligible for patronage.*

# HOPE FLOWER FARM & WINERY: WHERE FLOWERS AND HOPE BLOOM

Waterford, Va.



*At Hope Flower Farm & Winery, Holly Heider Chapple's journey is defined by resilience and creativity. Today, the farm stands as a retreat where luxury florals, community and agritourism come together. Spanning 25 acres in rural Loudoun County, Va., the property was purchased by Holly and her late husband, Evan, in 2015 as a new chapter in the family's established floral business, Holly Heider Chapple Flowers.*

Once a working dairy farm owned by the Hope family for more than 60 years, the community long referred to the land simply as “Hope Farm,” a name that honors its agricultural heritage while perfectly capturing the meaningful story it continues to grow into today.

Holly's love of floral design began at her parents' garden center and grew into a career in weddings and events. Seeking unique varieties for high-end design, she moved into the luxury floral market and eventually began growing specialty blooms herself. Today, she is also a sought-after educator, teaching workshops and conferences online and in person.

Initially serving professional florists with fresh cut flowers, classes and weddings, Hope Flower Farm broadened its reach during the pandemic by opening to the public for bouquet pickups. That shift helped spark its signature “Floral Tourism” model, transforming the farm

into a lifestyle and destination experience.

“Floral Tourism” took off after an event called Flower Stock: a multi-day flower festival with design workshops, farm dinners, live music and camping on the property. As Holly explained, “We really loved sharing the farm with the

public and we always intended for the farm to become a destination.”

Beyond its naturally photogenic landscape, Holly credits the farm's social media success to prioritizing relationships and authenticity, and their curated content resonates with viewers for good reason. Holly shared, “There are times where my life is extremely beautiful, and all I have is beautiful things to share. But because I'm a real human being, sometimes life has moments that are a little bit less lovely and those have been showcased as well.”

While floriculture remains at the heart of the property, they have expanded their offerings to include on-site bottled apple cider made from local apples. However, few visitors know that the farm's signature apple cider was years in the making. When Holly and Evan first purchased the farm, he planted the orchards with a long term vision for a thriving, self-sustaining property. It was important to him to create a robust and self-sustaining farm, complete with chickens, fruit, vegetables and all the essentials needed to support their family well into the future. His long term planning provided lasting support to his family after his passing, as the orchards he planted years earlier became instrumental in expanding Hope Flower Farm and played a key role in its development into a winery.

The farm's name took on even deeper meaning after Evan passed away shortly after the winery opened. In the midst of her grief, Holly transformed the farm into a place where people can learn, heal and reconnect with nature, a source of comfort she still



# 2026 INTERNATIONAL Year of the Woman Farmer



turns to today. One of the most meaningful expressions of this mission is “Defiantly Joyful,” an annual event created to support individuals experiencing grief or trauma. The event offers opportunities for artmaking, yoga, motivational speakers, acupuncture, sound baths and other restorative experiences.

After losing her partner, navigating the business posed new challenges. In this new season, she found support in her Farm Credit loan officer, Jessica Baker. “I could sense that she understood how important stepping out on my own and purchasing this farm was, and I’m excited to have an ally and partner who wants to grow with me,” Holly shared. When asked what she was most proud of in the operation, she noted that purchasing the farm in her own name was a defining milestone.

Now, the farm has evolved into a true destination in Loudoun County with offerings

that include pick your own flowers, monthly flower festivals, floral design classes, apple cider and a thoughtfully crafted wine selection featuring their own signature label alongside local and international wines.

Over the course of her career, Holly has been featured in books, built a strong online audience and grown a thriving floral business into a full destination venue. And while it’s hard for the luxury florist to choose a favorite flower, she often points to the special rose variety her husband named after her — the Princess Holly’s Hope rose. Looking ahead, plans include a vegetable division, barn renovations, an expanded gift shop and new hidden gardens for visitors to explore.

Today, the name Hope reflects the farm’s resilience and vision for the future, and Farm Credit is proud to support Hope Flower Farm & Winery as it continues to flourish.



Farm Management Institute (FMI) is an annual free educational and networking program hosted by the Farm Credit Knowledge Center. Farm Management Institute rotates locations throughout the Farm Credit of the Virginias footprint year to year. In 2026, over 100 attendees, including agricultural producers, agricultural educators, university students and Farm Credit employees, participated in FMI across two locations (Lewisburg, W. Va. and Roanoke, Va.).

Each year, participants are eager to hear from Dr. Dave Kohl, professor emeritus of Virginia Tech, about recent agricultural economic trends, business concepts, and various ways to implement efficient and effective business management tools into their operations.

Join us for FMI 2027 in Morgantown, W. Va. and Culpeper, Va.! Follow the Knowledge Center on social media for FMI updates.

*“I attended FMI to learn better farming practices and operation management, not just for the betterment of our current operation but for the future of our operation and family.”*  
— 2026 FMI Attendee

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# AMY MARTIN BALANCES CAREER, FAMILY AND FARMING AT LOVERS LANE FARMS

Moorefield, W. Va.



*For Amy Martin, agriculture has never been just a career. It's a way of life. Farming isn't something she clocks into each day, but a commitment that shapes her work, her values and her family.*

Amy married Bill Martin in 2009, and together they are raising a family deeply connected to the farm. While their two grown daughters, Claire and Chloe, have built careers in health sciences off the farm, their sons, Will, 14, and Wyatt, 10, are actively involved in the family farming operation, Lovers Lane Farms.

Amy grew up on a livestock, crop, poultry and greenhouse operation in the Moorefield, W. Va. area. She was given a great deal of responsibility around the farm at a young

age, which fostered a strong work ethic and a passion for agriculture. She attended West Virginia University and graduated with a degree in agriculture, then became a broiler service technician for Pilgrim's Pride, a job she held for 15 years. In this role, she learned to work with a variety of people, developed strong communication skills and built lasting relationships.

In 2015, Amy had the opportunity to work for Mountainview Veterinary Services, where she continues to work today. She was instrumental in

building their Moorefield animal supply store from the ground up. In her role as store manager, she helps producers develop vaccine protocols, assists with feed plans, oversees a warehouse where bulk feed and minerals are purchased and supports general customer education. She works closely with and maintains good relationships with area farmers, pharmaceutical representatives, feed representatives and anyone else who comes through the store's doors. And that's just her day job.

Outside of her work at Mountainview, Amy plays a key role in her husband's family farming operation, Lovers Lane Farms. Brothers Bill and Jim Martin have been farming together since 1984. Over the course of four decades, they have significantly grown and diversified their operation. The Martins raise about 500 brood cows, background about 3,000 stocker cattle annually, manage 6 pullet houses for Pilgrim's Pride and raise corn, hay and soybean crops. All of that didn't happen overnight. The brothers and their families have been strategic in their growth, from leasing land to purchasing, staging the construction of their pullet houses, expanding the cow herd slowly, increasing backgrounding numbers gradually, adopting new technology and refining the overall functionality of their farm through infrastructure improvements.

Amy pitches in with nearly every task on the farm, but she primarily keeps the farm's financial records in order, pays bills, books Livestock Risk Protection (LRP) and, perhaps her favorite responsibility on the farm, takes care of their 90 first-calf heifers. Amy enjoys choosing solid replacement heifers each year, assessing them to ensure they will be able to have unassisted births, checking on them first thing in the morning and last thing in the evening during calving season, tagging new calves and watching them thrive.



# 2026 INTERNATIONAL Year of the Woman Farmer



Farm Credit has played an integral role in the story of Lovers Lane Farms. The Martin family has worked with Farm Credit since the farm's inception in the 1980s, and their loan officer, Trey Keyser, has been instrumental in helping the Martins grow the operation in a thoughtful and sustainable way. The family appreciates Farm Credit's consistent knowledge of and passion for the agriculture industry. Their loan officers, like Trey, understand the challenges that producers are facing. The Martins are thankful for the open line of communication and closeness they have with their lender.

As a woman in a traditionally male-dominated field, Amy has worked hard to earn the respect of the producers she interacts with and gain their trust. A piece of advice from a previous manager at Pilgrim's that stuck with her many years later: Get to know your customers and their families. This simple but meaningful action can have a great impact on people and build long-term rapport.

Amy's advice for other women in this industry is to lift each other up in support, rather than being envious of one another. She also emphasized the value in seeking advice and mentorship from those with more experience.

Amy feels a great sense of pride working in agriculture. She shared, "Being a part of agriculture is something I've always known I wanted from a very young age. It's been in my blood my whole life; I don't know another industry. I've always had a passion for cattle, for being outdoors." She also recognizes the importance of educating consumers. "It's really important to me to be a part of the industry that feeds our world. People need to know where their food comes from."

"For agriculture to survive, we must pass on our knowledge and experience. It takes great passion, perseverance, confidence and faith to stand strong in today's agriculture industry. I am thankful to have been raised with such values, and to pass these values and perspective along to my children." Amy and the rest of the Martin family

are proud to continue being good stewards of their land, producing high quality livestock and being great advocates for agriculture.

## "We will prevail."

*Amy's personal mantra she repeats to herself and her family when faced with challenges, both on the farm and in life.*



FARM CREDIT



DAIRY MANAGEMENT  
INSTITUTE

CELEBRATING

20  
YEARS

## Dairy Management Institute is an annual program hosted by the Farm Credit Knowledge Center. The year 2026 marked 20 years of the program.

With over 60 dairy herds participating, farm managers gain valuable individualized data and hear directly from industry experts. Many participants utilize the information each year to make management decisions to continue to grow their operation. This year, the program highlighted technology implementation. The keynote speaker explored considerations for producers as they begin thinking through adding technology to their operations. The program concluded with a panel discussion featuring local producers who shared their experiences with technology implementation.

This highly anticipated annual program is available each year to dairy producers for free. If you are interested in joining us next year, reach out to Ivy Ward at [IWard@FCVirginias.com](mailto:IWard@FCVirginias.com).

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*Farm Credit is known for building strong relationships with our members. Our employees and directors extend those relationships by engaging with elected officials to share our members' stories and advocate for agriculture and rural communities. While the Farm Credit System was established by Congress 110 years ago, we continue to work to strengthen our relationships with our representatives.*

Farm Credit of the Virginias continues to develop and enhance relationships with decision-makers in Washington, D.C. and across our tri-state territory. As always, we take advantage of opportunities to share Farm Credit's story, and to advocate for agriculture and our rural communities with our elected officials.

One key issue that is top of mind for the entire agriculture industry is the bipartisan passage of a Farm Bill, named the Farm, Food and National Security Act of 2026. The bill would include risk management and disaster relief programs, rural infrastructure support, conservation and forestry initiatives, programs to drive ag technological advancements and improve international trade relationships, and more. A vital step in the process took place earlier this spring with bipartisan passage of the bill by the House of Representatives. Now, we will continue to advocate for the Senate to provide passage of the bill, which could take effect this year and be in place for five years, benefitting agriculture, forestry and communities throughout the United States.

How can you help support Farm Credit's priorities in the agriculture industry? We encourage you to take a moment to join Farm Credit's advocacy team. Visit [FarmCredit.com/TakeAction](https://FarmCredit.com/TakeAction) and sign up for the action alert system. Once you are signed up, Farm Credit will contact you via email and/or text message when it's time to contact Congress regarding key votes for agriculture and our rural communities. Help us Stand Up for Agriculture!



FCV directors Caitlin Bailey, Donna Brooke-Alt and Rem Perkins attended the West Virginia Farm Bureau's Welcome Back Legislature Day in January 2026.

# CHARITABLE CONTRIBUTIONS FUND

*Farm Credit of the Virginias' Charitable Contributions Fund (CCF) grant program allows our cooperative to support the growth of agricultural programs, invest in the future of agriculture and enhance the quality of life in the rural communities we serve.*

**We are accepting applications for the 2026 Charitable Contributions Fund grant program through June 30, 2026.**

Funding will be considered for charitable projects that are either located in our territory or that serve communities where FCV conducts business. Learn more and apply today by visiting our website, [FarmCreditofVirginias.com/CCF](http://FarmCreditofVirginias.com/CCF), or pick up a paper application at a branch office and return it when completed.



The WV Farm Bureau Foundation received a grant to support their Mobile Agriculture Education Science Lab. The mobile lab travels the state of West Virginia visiting elementary schools and educating students in pre-K through fifth grade on agriculture through a variety of hands-on activities.



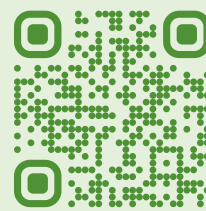
Good Hope Equestrian & Regenerative Farm received a grant to support their project, Healthy Habits. Through organic farming, free produce distribution and hands-on education for at-risk youth, the project nurtures wellness, equity and environmental stewardship across South Central Virginia.



The Rockingham County extension office received a grant to purchase a calf and bovine breeding simulator to use for training both youth and farm workers in low-stress, controlled environments. Pictured is the bovine breeding simulator, which trains users in artificial insemination, palpation and identification of ovary structures.



Pittsylvania-Caswell Youth Livestock Association (PCYLA) received a grant to plan and host a regional showmanship clinic for youth livestock exhibitors, coined "From Basics to Banners." The clinic hosted 58 youth livestock exhibitors from 10 counties and their families (over 115 in attendance) at the Olde Dominion Agricultural Complex in Chatham, Va.



**Scan Here**  
to Apply Today!



FARM CREDIT OF THE VIRGINIAS  
**CHARITABLE CONTRIBUTIONS FUND**



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