

September 1, 2020

Dear Stockholder:

Farm Credit of the Virginias, ACA will hold elections for its Board of Directors in September. Attached is your 2020 Annual Stockholders Meeting notice and related information. The meeting will be business only and held via teleconference on Friday, September 18, 2020, at 10:00 a.m. There will be no in-person meeting. Conference call information is provided in the meeting notice.

Unfortunately, our Customer Appreciation Events normally held throughout the Association's territory leading up to the Annual Meeting were cancelled due to COVID-19. We do appreciate each of you and encourage you to reach out to a Farm Credit team member at any time with questions or concerns.

The chartered territory of Farm Credit of the Virginias covers three states and 96 counties. As of July 31, 2020, there were 10,425 stockholders eligible to vote in Association elections. As provided under the Association's bylaws, the Board of Directors apportioned the Association's territory by geographic region for the purpose of ensuring that all areas of the Association's territory are represented on the Board. Nominees for Board seats in a specific region must come from that region. After the nomination process is complete, all eligible voting stockholders throughout the Association can cast votes for all seats up for election.

The Nominating Committee met on March 26, 2020, to select nominees for the seats up for election this year. They also selected nominees for the 2021 Nominating Committee. The Nominating Committee report will be presented at the September 18, 2020 Annual Stockholders Meeting, at which time there will be an opportunity to nominate other candidates during the teleconference. Following this meeting, ballots and other election information will be mailed to all eligible voting stockholders. The Board nominees receiving the majority of votes in each seat will begin serving his/her term on the Board effective January 1, 2021.

PLEASE VOTE – YOUR VOTE COUNTS

I urge you to take an active role in your cooperative by studying the election material and casting your ballot when received. All voting stockholders will receive a mail ballot that will include the option of voting online or voting by mail.

Sincerely,

Brad Cornelius

Chief Executive Officer

FARM CREDIT OF THE VIRGINIAS, ACA ANNUAL MEETING INFORMATION STATEMENT

2020 ANNUAL MEETING OF STOCKHOLDERS

FRIDAY, SEPTEMBER 18, 2020 AT 10:00 A.M.

All stockholders of Farm Credit of the Virginias, ACA (the "Association") are invited and encouraged to attend the 2020 Annual Meeting of stockholders of the Association. Due to the continuing impact of COVID-19 and our commitment to protect the health of our employees and stockholders, the 2020 Annual Stockholders Meeting of the Association will be held via teleconference on Friday, September 18, 2020 at 10:00 A.M. There will be no in-person meeting. To participate in the meeting, stockholders of the Association should dial in using the conference call information below:

Call-in number (not toll free): 1-408-418-9388

Access Code: 129 431 9840

Election of the nominating committee and stockholder-elected directors will be conducted by mail ballot following the meeting.

Voting Rights

Each of the voting stockholders of the Association is entitled to only one vote regardless of the number of single or joint loans the voting stockholder may have with the Association. In the case of joint loans, the vote may be cast by only one of the joint holders designated and duly authorized by the other joint holder(s) in a writing filed with the Association. The vote of a voting stockholder that is a legal entity may be cast by an individual equity owner of the entity, designated and duly authorized in a writing filed with the Association. In no event may an individual vote more than once.

Borrowers holding participation certificates or Class A Common Stock are not eligible to vote. Eligible voting stockholders were determined as of the close of business on July 31, 2020 (the "Record Date"). As of the Record Date, the number of voting stockholders entitled to vote was 10,425.

The bylaws of the Association implement the following thirteen (13) Nominating Regions for the election of stockholder-elected directors and members of the nominating committee to ensure that representation is distributed throughout the Association's territory:

Nominating Region	Counties	Number of Voting Stockholders Entitled to Vote in the Nominating Region as of the Record Date
1	Arlington, Fairfax, Fauquier, Loudoun, and Prince William Counties, VA	884
2	Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, VA	859
3	Greene and Rockingham Counties, VA	819
4	Albemarle, Augusta and Nelson Counties, VA	837
5	Bedford, Botetourt, Roanoke and Rockbridge Counties, VA	846
6	Halifax and Pittsylvania Counties, VA	739
7	Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA	740
8	Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA	932
9	Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA	851
10	Alleghany, Bath, Craig and Highland Counties, VA and Fayette, Greenbrier, McDowell, Mercer, Monroe, Nicholas, Pocahontas, Raleigh, Randolph, Summers, Upshur, Webster and Wyoming Counties, WV	679
11	Boone, Braxton, Cabell, Calhoun, Clay, Doddridge, Gilmer, Jackson, Kanawha, Lewis, Lincoln, Logan, Mason, Mingo, Pleasants, Putnam, Ritchie, Roane, Tyler, Wayne, Wirt and Wood Counties, WV	730
12	Allegany and Garrett Counties, MD and Barbour, Harrison, Marion, Monongalia, Preston, Taylor, Tucker, and Wetzel Counties, WV	816
13	Grant, Hampshire, Hardy, Mineral and Pendleton Counties, WV	693

A voting stockholder who neither resides nor has its farm operations headquartered in the Association's chartered territory shall be treated as residing in Nominating Region where their servicing branch is located but is not eligible to serve as a stockholder-elected director or member of the nominating committee. Each voting stockholder, regardless of the location of the residence of the voting stockholder, is entitled to vote for each director and nominating committee seat.

Election Issues Requiring Vote

By mail ballot following the 2020 Annual Meeting of the stockholders, the voting stockholders of the Association as of the Record Date shall elect: (i) individuals to serve as stockholder-elected directors for the four (4) stockholder-elected director seats for Nominating Regions 1, 3, 7 and 8, as described above; and (ii) eight (8) members and four (4) alternates of the 2021 Nominating Committee. The four (4) stockholder-elected directors will be elected to a four-year term. The members and alternates of the 2021 Nominating Committee will be elected to a one-year term.

The 2021 Nominating Committee shall be composed of two (2) members from each of Nominating Regions 6, 10, 12, and 13, as described above, which are the Nominating Regions for which a stockholder-elected director shall be elected by the voting stockholders of the Association at the 2021 Annual Meeting of the stockholders. The two (2) nominees for each of such Nominating Regions receiving the greatest number of votes cast shall be elected to serve as members of the

2021 Nominating Committee. The nominee for each of such Nominating Regions receiving the next greatest number of votes cast shall be elected to serve as the alternate to the nominating committee for that Nominating Region. In the event a member of the nominating committee is unable or unwilling to serve, the vacancy on the nominating committee shall be filled by the alternate from the Nominating Region to which the vacancy relates.

Current Board of Directors

Director	Age	Type(s) of Agriculture	Years Served	Term of Office
Ronald L. Bennett	68	Dairy	2003-2020	2018-2021
Donna M. Brooke-Alt	55	Greenhouse, Event Building and Agri-tainment	2003-2020	2018-2021
David Wayne Campbell	67	Hereford Beef Cattle, Stockers	2019-2020	2019-2022
Robert M. Chambers, Jr.	56	Crops, Beef Cows, NAPA Dealerships	2019-2020	2019-2022
Kevin C. Craun	60	Dairy, Beef Cattle	2017-2020	2017-2020
Charles E. Horn, Jr.	52	Poultry and Dairy Heifers	2015-2020	2020-2023
Paul M. House	71	Grain and Sod	1985-2020	2017-2020
Melody S. Jones	58	Outside Director - Designated Financial Expert	2007-2020	2019-2022
James F. Kinsey	41	Purebred Angus Cattle	2014-2020	2018-2021
Charles B. Leech IV	64	Dairy and Grain	2004-2020	2020-2023
Milton L. McPike, Jr.	58	Outside Director	2009-2020	2017-2020
Donald W. Reese	55	Vegetables	2006-2020	2018-2021
Alfred W. Stephens, Jr.	52	Dairy, Beef Cattle and Produce	2002-2020	2017-2020
John E. Wells	69	Beef Cattle	1987-2020	2020-2023
Paul M. House Melody S. Jones James F. Kinsey Charles B. Leech IV Milton L. McPike, Jr. Donald W. Reese Alfred W. Stephens, Jr.	71 58 41 64 58 55 52	Grain and Sod Outside Director – Designated Financial Expert Purebred Angus Cattle Dairy and Grain Outside Director Vegetables Dairy, Beef Cattle and Produce	1985-2020 2007-2020 2014-2020 2004-2020 2009-2020 2006-2020 2002-2020	2017-2020 2019-2022 2018-2021 2020-2023 2017-2020 2018-2021 2017-2020

No incumbent directors attended less than 75% of total Board meetings and/or any committee meetings on which he or she served during the fiscal year. No director resigned or declined to stand for re-election since the Association's last annual meeting of stockholders because of policy disagreements with the Board.

Stockholder-Elected Director Seats

The Board is composed of thirteen (13) stockholder-elected directors elected by the voting stockholders of the Association, at least two (2) outside directors elected by the Board, and up to two (2) appointed stockholder directors appointed by the Board; provided however, at all times the stockholder-elected directors shall constitute at least 60 percent of the members of the Board. In order to stand for election to a stockholder-elected director seat, the candidate must be a resident of, or have the candidate's farm operations headquartered in, the Nominating Region corresponding to such seat. Stockholder-Elected Director Seats, Current Directors, and Nomination Region Assigned to the Director Seat are shown below:

Stockholder Elected Director Seat and Current Director	Nominating Region Assigned to Director Seat
1 Paul M. House	Arlington, Fairfax, Fauquier, Loudoun, and Prince William Counties, VA
2 Robert M. Chambers, Jr.	Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, VA
3 Kevin C. Craun	Greene and Rockingham Counties, VA
4 Charles E. Horn, Jr.	Albemarle, Augusta and Nelson Counties, VA
5 Charles B. Leech IV	Bedford, Botetourt, Roanoke and Rockbridge Counties, VA
6 Donald W Reese	Halifax and Pittsylvania Counties, VA
7 (Vacant)*	Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA
8 Alfred W. Stephens, Jr.	Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA
9 David W. Campbell	Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA
10 Ronald L. Bennett	Alleghany, Bath, Craig and Highland Counties, VA and Fayette, Greenbrier, McDowell, Mercer, Monroe, Nicholas, Pocahontas, Raleigh, Randolph, Summers, Upshur, Webster and Wyoming Counties, WV
11 John E. Wells	Boone, Braxton, Cabell, Calhoun, Clay, Doddridge, Gilmer, Jackson, Kanawha, Lewis, Lincoln, Logan, Mason, Mingo, Pleasants, Putnam, Ritchie, Roane, Tyler, Wayne, Wirt and Wood Counties, WV
12 James F. Kinsey	Allegany and Garrett Counties, MD and Barbour, Harrison, Marion, Monongalia, Preston, Taylor, Tucker, and Wetzel Counties, WV
13 Donna M. Brooke-Alt	Grant, Hampshire, Hardy, Mineral and Pendleton Counties, WV

^{*} Barry W. Shelor's service on the Board ended when he paid off his loans, and the Association redeemed his Class C Common Stock, rendering him ineligible for Board service.

An individual is deemed to reside where the individual maintains his or her primary residence, a stockholder that is an entity is deemed to reside where the individual designated to vote the Class C Common Stock of the stockholder maintains his or her primary residence, and the farm operations of a voting stockholder or nominee is deemed headquartered at the mailing address of record on file with the Association. Each voting stockholder who neither resides nor has its farm operations headquartered in the Association's chartered territory is not eligible to serve as a stockholder-elected director or as a member of the nominating committee.

Nominees

In accordance with the Association's bylaws and the Farm Credit Administration's regulations, nominees to serve if elected have been nominated by the 2020 Nominating Committee to fill expiring terms of stockholder-elected directors in Nominating Regions 1, 3, 7 and 8, as described above, and as members of the 2021 Nominating Committee for Regions 6, 10, 12, and 13, as described above. See Exhibit A for a list of the 2020 Nominating Committee members.

Additional nominations may be made from the floor during the teleconference of the 2020 Annual Meeting of stockholders. Each nomination from the floor must meet the same eligibility and qualification requirements as candidates nominated by the nominating committee. NOMINATIONS MAY BE MADE FROM THE FLOOR ONLY DURING THE TELECONFERENCE OF THE SEPTEMBER 18, 2020 MEETING. To place a nominee's name on the ballot, the person making the nomination must be a voting stockholder or individual designated in accordance with the bylaws to vote the Class C Common Stock held by a voting stockholder. Each nominee must be as of the Record Date a holder or joint holder of Class C Common Stock of the Association or individual designated in accordance with the bylaws to vote the Class C Common Stock held by a voting stockholder, and must be eligible to serve for the seat for which nominated.

No more than one stockholder jointly sharing ownership of the Class C Common Stock of the Association may simultaneously serve as a director of the Association, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the Class C Common Stock. No person shall be nominated, elected or appointed, or allowed to continue to serve as a director of the Association, if that person is the spouse, or other adult living in the same household, of a: (i) director of the Association, (ii) nominee for election to the Board, (iii) member of the nominating committee of the Association, (iv) nominee for election to the nominating committee of the Association, or (v) salaried officer of the Association.

Additionally, only one stockholder jointly sharing ownership of the Class C Common Stock of the Association may seek the opportunity to serve on the nominating committee within an election cycle, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the Class C Common Stock. No person shall be nominated, elected or appointed, or allowed to continue to serve as a member or alternate of the nominating committee of the Association, if that person is the spouse, or other adult living in the same household, of a: (i) director of the Association, (ii) nominee for election to the Board, (iii) member of the nominating committee of the Association, or (v) salaried officer of the Association.

The floor nominee must be present during the teleconference of the 2020 Annual Meeting of stockholders to state whether he or she accepts the nomination. Upon receiving a floor nomination, the annual meeting process will be stopped until initial eligibility is determined. After initial eligibility is determined, the meeting will proceed.

Subsequent due diligence will be performed to determine if the nominee meets all the eligibility requirements imposed by the regulations of the Farm Credit Administration ("FCA") and the Association's bylaws and policies. The nominees for stockholder-elected director seats shall disclose in writing to the Association no later than three (3) business days of the nomination, their name, age, business experience during the last five years including principal occupation and employment, any business entities on whose board of directors the nominee serves, identify any family relationship of the nominee that deals with Farm Credit that would be reportable under FCA regulations if elected to the Board and may be required to disclose certain transactions related to loans, transactions other than loans, and involvement in certain legal proceedings. Floor nominees meeting all eligibility requirements will be placed on the ballot mailed to the voting stockholders after the conclusion of the meeting.

Voting Process

After the 2020 Annual Meeting of stockholders, a mail-in ballot with an electronic voting option, and other election information will be mailed to each eligible voting stockholder of the Association. An independent third party shall tally and certify the election results. A tie between two candidates may be broken, if mutually agreed upon by the candidates, by any method approved by the Board. The chief executive officer shall cause the election results to be announced to the stockholders of the Association.

Nominees for Directors

(The nominee receiving the greatest number of votes from each seat will be elected.)

Seat 1 – Arlington, Fairfax, Fauquier, Loudoun, and Prince William Counties, VA — 4-year term

KYLE E. HOUSE, 35, of Catlett, VA is an owner/operator of Kettle Wind Farm, LLC in Prince William County. His business address is 11261 Morla Lane, Nokesville, VA. The family operation consists of 3000 acres of corn, soybeans, wheat and hay as well as 1000 acres of sod. Mr. House manages the farm's fifteen employees. Until 2019, he managed the farm's 300-cow dairy herd. Mr. House is a County Committee member of the Fairfax/Loudoun/Prince William FSA Office. Mr. House previously served as a director of the Prince William/Fauquier Southern States. In addition to Mr. House being a customer-owner, his father is a Farm Credit customer-owner.

CHRISTOPHER D. PEARMUND, 59, of Broad Run, VA owns and resides on the oldest operating vinifera vineyard in Virginia. His business address is 6190 Georgetown, Broad Run, VA. He is a managing partner of Pearmund Cellars, Effingham Manor, Vint Hill Craft Winery, and Meriwether Vineyard and a local 16-tenant commercial shopping center. Mr. Pearmund is responsible for oversight/management of finance, operations, production and regulatory compliance. He directs business development efforts including marketing and distribution/market expansion planning. Mr. Pearmund works with a large network of contract growers, vineyard labor specialists and remote production entities to deliver the variety of AG products across all labels. He spearheaded the highly successful creation of Virginia's Heritage in 2018 that commemorated 400 years of winemaking in Virginia. Mr. Pearmund is a board member of the Manson at O Street and formerly served as Chairman of the Fauquier Chamber of Commerce, former President of the Virginia Vineyards Association, First Chairman of the Virginia Wine and Food Society, and board member of the Virginia Wineries Association. Mr. Pearmund was a founding investor of Oak View National Bank and brought the first crop insurance to Virginia vineyards via "Rain and Hail." Mr. Pearmund is a Farm Credit customer-owner.

CRAIG J. BAILEY, 51, of Rockingham, VA is owner/operator of Greenmount Heritage LLC, a poultry and grain farm consisting of 300 acres owned and leased. His business address is the same as his primary residence. Mr. Bailey's daughter, Mikayla, manages the poultry operation, producing 450,000 turkeys annually for Virginia Poultry Growers Cooperative. In addition, Mr. Bailey is owner/operator of Greenmount Grain Roasting LLC, a custom on-the-farm grain roasting business traveling to multiple states. The business also provides trucking of farm commodities, grain and livestock bedding. Mr. Bailey has served as chairman of Rockingham Petroleum Cooperative, Inc., previous board member of Rockingham Cooperative Farm Bureau, Inc., and chairman of the Shenandoah Valley Electric Cooperative nominating committee. Mr. Bailey is a member of New Beginnings Church and has served as chairman of the church board. Mr. Bailey has four children. In addition to Mr. Bailey being a customer-owner, his daughter is a Farm Credit customer-owner.

KEVIN C. CRAUN (incumbent), 60, of Bridgewater, VA owns and operates, with his brother, Hillview Farm, a 950-acre operation supporting 180 dairy cows and 120 cow/calf pairs. His business address is the same as his primary residence. Mr. Craun is a director and chairman of the Shenandoah Valley Soil and Water Conservation District, a member of the Rockingham County Agriculture Stewardship Committee, and Commissioner of the Virginia State Milk Commission. Mr. Craun has been a Farm Credit director since 2017. He served as chairman of the CEO Search Committee, and currently serves as vice chairman of the Audit Committee. Mr. Craun holds a bachelor's degree in Dairy Science from Virginia Tech and is a member of St. Jacobs-Spaders Lutheran Church and serves as vice chairman of the Church Council. He and his wife have three children. In addition to Mr. Craun being a customer-owner, his sister and brother-in-law are customer-owners.

Seat 7 - Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA — 4-year term

GALEN (LAIRD) BOWMAN, 66, of Boones Mill, VA owns Bowmont Dairy Farm Inc. His business address is the same as his primary residence. The operation consists of 800 acres owned and rented crop, pasture and timber land, 240 dairy cows and additional young cattle. The farm has been family owned since 1839 and is operated with his wife and daughter. Mr. Bowman serves as a director of Maryland and Virginia Milk Producers Cooperative, and was a previous director for Southern States Cooperative in Richmond, VA. Mr. Bowman served as a director for the former Roanoke Farm Credit Association. In addition to Mr. Bowman and his wife being customer-owners, his daughter, son-in-law, and brother are Farm Credit customer-owners.

BARRY W. SHELOR, 65, of Meadows of Dan, VA previously owned and operated Mountain Meadows Dairy, LLC, a dairy operation that consisted of 800 cows and 800 replacement heifers. His business address is the same as his primary residence. Mr. Shelor currently raises heifers, produces hay, and leases out 180 acres of corn land. Mr. Shelor serves on the Board of Directors for Shelor's Dairy, Inc., Mountain Meadows Dairy, LLC, and vice-president of the Patrick County Farm Bureau Board. Mr. Shelor attended Virginia Tech and served as a Farm Credit director January 2003 – March 2020, previously serving as board chair and the vice chairman of the Risk Management/Sales/Marketing Committee. After paying off his loans earlier this year, Mr. Shelor recently closed a new loan with the Association and is eligible to serve on the board. He and his wife Valerie have four children. In addition to Mr. Shelor being a customer-owner, his two brothers are Farm Credit customer-owners.

Seat 8 - Bland, Carroll, Giles, Grayson Pulaski, Smyth, Tazewell and Wythe Counties, VA — 4-year term

ALFRED (AL) W. STEPHENS, JR. (incumbent), 52, of Wytheville, VA is a partner with his father on a 145-cow dairy and 70-cow beef operation consisting of over 500 acres. His business address is 1362 Rockdale Rd, Wytheville, VA. He serves as treasurer of Wythe/Bland DHIA, a member of the VA Tech Dairy Science Advisory Board, the Virginia Farm Bureau and Virginia State Dairymen's Association. Mr. Stephens is a former Virginia Farm Bureau Young Farmer of the Year. First elected to the Farm Credit of the Virginias board in 2002, he is past Board chairman and serves on the Governance and Compensation Committees. A Premier Governance certified director, he is currently chairman of the Legislative/Knowledge Center Committee and serves as the District Advisory Committee representative to the AgFirst Board of Directors. Mr. Stephens serves on the St. John's Lutheran Church board of trustees, youth group leader of Holy Trinity Lutheran Church, and coaches youth football. Mr. Stephens earned a B.S. degree in Dairy Science and AgEcon from Virginia Tech. He and his wife Julia have four children. In addition to Mr. Stephens and his wife being customer-owners, his parents, brother and parents-in-law are Farm Credit customer-owners.

BRYAN E. STOKES, 43, of Chilhowie, VA is joint owner and operator of Stokes Farm and Livestock, LLC. His business address is the same as his primary residence, Mr. Stokes and his father have operated the stocker cattle and backgrounding business for twenty-four years. The sizable business is based primarily in Smyth County but they also graze cattle in surrounding counties. Mr. Stokes and his wife have three children. He enjoys camping and spending time with his family. In addition to Mr. Stokes being a customer-owner, his father is a Farm Credit customer-owner.

Nominees for the 2021 Nominating Committee

(Two from each of the Nominating Regions 6, 10, 12, and 13, which are the Nominating Regions for which a stockholder-elected director shall be elected by the voting stockholders of the Association at the 2021 Annual Meeting of the Stockholders.)

Seat 6

CHAD D. FRANCIS, 41, of Nathalie, VA is employed as a full-time manager for the Virginia Department of Transportation. Mr. Francis runs an 80-head cow/calf operation, raising his own replacement heifers. In addition, he raises hogs to sell for pork and quail to supply shooting preserves. Mr. Francis serves as a director for the Halifax County Jr. Livestock Show.

A. SCOTT HUDSON, 51, of Virgilina, VA is a third-generation tobacco grower of flue-cured, dark-fired, and Connecticut broadleaf tobacco for a total of 70 acres. For 23 years, he also has had three finishing pig houses for Smithfield. Mr. Hudson has served as board chairman of the Southern States Cooperative in South Boston, VA for the last 5 years.

ROBERT J. MILLS, JR., 47, of Callands, VA is President and CEO of Briar View Farms, Inc. Briar View Farms is a diverse row crop and cattle farm. The farm produces tobacco, wheat, hemp, and hay. His operation consists of a cow/calf operation and in addition, operates a pullet breeder house for Perdue Farms. Mr. Mills serves on the VA Tobacco Commission, the VA Farm Bureau State Board of Directors, and is chairman of the College of Ag & Life Sciences Advisory Board at VA Tech.

EARL M. STANFIELD, JR., 68, of Chatham, VA is owner and President of Stanoake Farms, Inc. The farm is a 500-acre family cattle operation consisting of Simmental-Angus brood cows. Prior to his retirement, Mr. Stanfield was employed by Farm Credit for 23 years as a loan officer and branch manager of the Chatham and Halifax offices.

Seat 10

VICKEY J. NEEL, 62, of Frankford, WV owns North Star Farm and has recently retired from the USDA – Greenbrier County Farm Service Agency. Ms. Neel is a WV State Fair Superintendent, Greenbrier County 4-H leader, and serves on the Greenbrier County Youth Camp board of directors. Ms. Neel's previous farming experience includes a 1400-acre cow/calf and sheep operation known as Fort Donnally Farm.

ANTHONY M. RAINES, 41, of Danese, WV is owner/operator of Rainco Farms and owner/manager of Rainco Cattle Company. Mr. Raines is a forester and is President/CEO of Rainco Forest Resources and Wood Source Solutions.

KARI B. SPONAUGLE, 32, of Doe Hill, VA is co-owner of Church Hill Produce with husband, Michael. Mrs. Sponaugle is employed by Virginia Cooperative Extension as Extension Agent of 4-H Youth Development and Unit Coordinator for Highland and Bath Counties. Kari also serves on the Highland-Bath County Farm Bureau board. The Sponaugle's have two sons, Jasper and Clu.

Seat 12

JESSICA N. JORDAN, 36, of Belington, WV owns and operates a commercial cow/calf herd and sheep flock along with her husband in Barbour County, WV. Ms. Jordan earned a BS degree in civil engineering and has been employed as a senior project manager for I3 Engineering and Consulting for the past 4 years. Ms. Jordan was previously employed by Spectra Energy as an Operations Supervisor and Engineer III.

KEVIN SCOTT SHAFFER, 34, of Fairmont, WV is co-owner of Bar S Genetics, a cow/calf operation. Dr. Shaffer is employed as a Beef Cattle Specialist at West Virginia University Extension. Dr. Shaffer coordinates the Wardensville and Southern WV Bull Test programs, WV Quality Assurance Feeder Cattle Marketing Program, and manages the WVU purebred Angus and Hereford herds.

AQUILLA CREED WARD, 58, of Volga, WV is owner/operator of Ward Cattle Company in Barbour County, WV. The farm is a sixth-generation cow/calf stocker operation consisting of 350 cows and 400 stockers. Mr. Ward serves as president of the West Virginia Beef Industry Council and a member of the Barbour County Livestock Association. Mr. Ward previously served as a director for the NCBA board, president of the West Virginia Cattlemen's Association and a member of the Barbour County Extension Service Committee.

COLE S. WILLIAMS, 27, of Lost Creek, WV manages his 350-acre fifth-generation family farm and his own 101-acre farm. With the combined acreage and an additional 150 leased acres, the operation consists of 25 cow/calf pairs, 120 feeder steers and a hay crop. Mr. Williams is employed as an equipment operator for West Virginia Department of Highways. Mr. Williams serves as a director for the Harrison County Farm Bureau and the Harrison County Livestock Association. Mr. Williams is a graduate of WVU with a Masters in Agriculture, Natural Resource and Design. In addition, Mr. Williams earned a BS in Animal Science with a minor in Agribusiness Management.

Seat 13

LOIS E. ALT, 68, of Old Fields, WV is owner/operator of Eight is Enough Poultry Inc. Ms. Alt has been in the poultry business for twenty years. The Pilgrim's broiler operation produces approximately 1.4 million birds annually. Ms. Alt serves on the state board for the West Virginia Farm Service Agency and is a member of the West Virginia Poultry Association and the West Virginia Farm Bureau. She is on the board of directors for the Moorefield Church of the Brethren.

KEITH G. BOHRER, 32, of Slanesville, WV is owner/operator of Spring Gap Farm consisting of Angus cattle, Katahdin sheep, and hay. Mr. Bohrer owns and operates the family business, HomeTown Solutions, a hardware and building supply store. Mr. Bohrer attends Winchester Church of God. He is a Hampshire County Farm Bureau member, board member of Hampshire County Planning Commission, and is the former vice president of Hampshire County FFA. Mr. Bohrer was recently appointed to the Hampshire County Farmland Protection board.

DAVID R. PARKER, 70, of Romney, WV owns and operates a 2000-acre beef cattle farm in Hampshire and Grant counties. Mr. Parker serves as the Hampshire County Commissioner and Chairman of Region 8 Development Authority. Mr. Parker is a Region 1 West Virginia State Farm Bureau director, a Hampshire County Farm Bureau director, and a past member of the Farm Service Committee. He was recently elected to Potomac Valley Conservation District Supervisor.

ROBERT (ROBBIE) E. WILLIAMS, JR., 67, of Moorefield, WV owns and operates a poultry and beef farm in partnership with his son. The operation consists of 100 brood cows with backgrounding of calves prior to being sold. Mr. Williams grows broilers for Pilgrim's Pride and produces 100 acres of corn and 70 acres of hay. Mr. Williams attends Moorefield Presbyterian Church where he is a member of the Session and serves on several committees.

Annual Report

Stockholders are encouraged to review the 2019 Annual Report that was published and sent to each stockholder in March 2020. The 2019 Annual Report is also made available on the Association's website **www.farmcreditofvirginias.com**. Annually the Association publishes its annual report on its website when it sends the annual report electronically to the FCA. Stockholders may also request a copy by contacting Farm Credit of the Virginias, ACA at P.O. Box 899, Staunton, Virginia 24402, or calling (540) 886-3435.

Mailing Date and Online Availability of Annual Meeting Information Statement

This 2020 Annual Meeting Information Statement was mailed to all stockholders on or about September 1, 2020, and was posted on **www.farmcreditofvirginias.com** simultaneous with its mailing. It will be available on the Association's website for not less than thirty days. Copies of the 2020 Annual Meeting Information Statement are also available for inspection at all offices of the Association.

Other Business

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

Additional Disclosure

Effective as of July 15, 2020, the Board appointed Brad Cornelius, the former Chief Credit Officer ("CCO") of the Association, to serve as the Chief Executive Officer ("CEO") of the Association. Mr. Cornelius began his tenured career with the Farm Credit System at AgGeorgia Farm Credit where he served as Loan Officer, Branch Manager, and then Regional Lending Manager. From there, he advanced to CCO of AgChoice Farm Credit in Mechanicsburg, Pennsylvania. Mr. Cornelius went on to serve as CEO of Cape Fear Farm Credit in Fayetteville, North Carolina, before joining Farm Credit of the Virginias' senior leadership team in June 2019.

Effective as of August 1, 2020, Brad Hewitt was promoted to serve as the Chief Credit Officer ("CCO") of the Association. Mr. Hewitt joined Farm Credit of the Virginias in 2008 and has held various roles. Mr. Hewitt began his career as a Loan Officer, then moved to Credit Analyst, and advanced to Credit Manager.

During the preceding year, the Association had loans outstanding to its senior officers and directors, their immediate family members, or organizations with which such senior officers or directors are affiliated. All such loans were made in the ordinary course of business and were made on the same terms, including interest rate, amortization schedule, and collateral, as those prevailing at the time for comparable transactions with other persons. No such loans involved more than the normal risk of collectability.

Certification

The undersigned certify that this statement has been reviewed and has been prepared in accordance with all applicable statutory or regulatory requirements and that the information contained herein is true, accurate and complete to the best of his/her knowledge and belief.

Donna M. Brooke-Alt Board Chairman

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Justin Weekley
Chief Financial Officer

Brad Cornelius Chief Executive Officer

September 1, 2020

EXHIBIT A: 2020 NOMINATING COMMITTEE

Nominating Region	Name	City of Residence or Business Headquarters
1	William Paul Lawrence, II	Middleburg, VA
1	Benjamin (Ben) Gray Smith	Remington, VA
3	Jeffrey A. Patterson	Bridgewater, VA
3	Randy L. Seal	Elkton, VA
7	Lynn R. Flora	Boones Mill, VA
7	Bryan D. Matthews	Rocky Mount, VA
8	Nathan A. Aker – Committee Chair	Wytheville, VA
8	Nathan T. Osborne	Independence, VA