

FARM CREDIT OF THE VIRGINIAS, ACA

ANNUAL MEETING INFORMATION STATEMENT

2025 ANNUAL MEETING OF STOCKHOLDERS

THURSDAY, SEPTEMBER 18, 2025 AT 10:00 A.M.
AT THE ADMINISTRATIVE OFFICE IN STAUNTON, VA
102 Industry Way, Staunton, VA 24401

All stockholders of Farm Credit of the Virginias, ACA (the “Association”) are invited and encouraged to attend the 2025 Annual Meeting of Stockholders of the Association on Thursday, September 18, 2025 at 10:00 A.M. The 2025 Annual Meeting of Stockholders will be held not only in-person at the administrative office located at 102 Industry Way, Staunton, VA 24401, but also by video conference. To participate in the meeting by video conference, stockholders of the Association should join using the video conference link information below:

Link to Join: <https://agfirstfcb.webex.com/>

Meeting Information: 2330 083 2033

Meeting Password: FCV2025

Election of the 2026 nominating committee and Stockholder-Elected Directors will be conducted by ballots mailed to eligible Voting Stockholders following the annual 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, borrowers holding Class C Common Stock, were determined as of the close of business on July 31, 2025 (the “Record Date”). As of the Record Date, the number of Voting Stockholders entitled to vote was 10,953.

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 in the Nominating Region as of the Record Date
1	Arlington, Fairfax, Fauquier, Loudoun, and Prince William Counties, VA	977
2	Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, VA	853
3	Greene and Rockingham Counties, VA	807
4	Albemarle, Augusta and Nelson Counties, VA	949
5	Bedford, Botetourt, Roanoke and Rockbridge Counties, VA	854
6	Halifax and Pittsylvania Counties, VA	729
7	Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA	817
8	Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA	1,067
9	Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA	874
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	692
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	817
12	Allegany and Garrett Counties, MD and Barbour, Harrison, Marion, Monongalia, Preston, Taylor, Tucker, and Wetzel Counties, WV	906
13	Grant, Hampshire, Hardy, Mineral and Pendleton Counties, WV	611

A stockholder who neither resides nor has its farm operations headquartered in the Association’s chartered territory shall be treated as residing in the 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 as of the Record Date, regardless of the location of the residence of the Voting Stockholder, is entitled to vote for each Stockholder-Elected Director and nominating committee seat.

Election Issues Requiring Vote

By mail ballot following the 2025 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 6, 10, 12, and 13, as described above; and (ii) four (4) members and two (2) alternates of the 2026 Nominating Committee. The 4 Stockholder-Elected Directors for Nominating Regions 6, 10, 12, and 13 will be elected to a four-year term. The members and alternates of the 2026 Nominating Committee will be elected to a one-year term.

The 2026 Nominating Committee shall be composed of two (2) Stockholders who are holders or joint holders of Class C Common Stock as of the Record Date, or individuals designated in accordance with the bylaws to vote the Class C Common Stock held by a Voting Stockholder, from each of Nominating Regions 2 and 9 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 2026 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 2026 Nominating Committee. The nominee for each Nominating Region receiving the next greatest number of votes cast shall be elected to serve as the alternate to the 2026 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; provided however, if an alternate from the Nominating Region to which the vacancy relates is unable or unwilling to serve, the remaining members of the nominating committee (which may be less than a quorum) shall by majority vote select from all the alternates a substitute to replace such member of the nominating committee who is unable or unwilling to serve.

Current Board of Directors

Director	Age	Type(s) of Agriculture	Years Served	Term of Office
Caitlin Myra Bailey	37	Beef Cattle	2024-2025	2024-2027
Ronald Lynn Bennett	73	Dairy	2003-2025	2022-2025
Donna M. Brooke-Alt	60	Greenhouse, Event Building and Agri-tainment	2003-2025	2022-2025
David Wayne Campbell	72	Hereford Beef Cattle, Stockers	2019-2025	2023-2026
Robert M. Chambers, Jr.	61	Crops and Beef Cows	2019-2025	2023-2026
Kevin Crist Craun	65	Dairy, Beef Cattle	2017-2025	2025-2028
Charles Ernest Horn, Jr.	57	Poultry and Dairy Heifers	2015-2025	2024-2027
Kyle Ewing House	40	Grain and Sod	2021-2025	2025-2028
Melody S. Jones	63	Outside Director – Designated Financial Expert	2007-2025	2023-2026
Charles Robert King, Jr.	66	Beef Cattle and Crops	2021-2025	2025-2028
James Frederick Kinsey	46	Purebred Angus Cattle	2014-2025	2022-2025
Charles Bolivar Leech, IV	69	Dairy and Grain	2004-2025	2024-2027
Milton L. McPike, Jr.	63	Outside Director	2009-2025	2025-2028
Donald William Reese	60	Vegetables	2006-2025	2022-2025
Alfred Walker Stephens, Jr.	57	Dairy, Beef Cattle and Produce	2002-2025	2025-2028

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, each candidate as of the Record Date must be 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 a resident of, or have the candidate's farm operations headquartered in, the Nominating Region corresponding to such seat. Stockholder-Elected Director Seats, Current Stockholder-Elected Directors, and Nomination Region Assigned to the Stockholder-Elected Director Seat are shown below:

Stockholder-Elected Director Seat and Current Stockholder-Elected Director	Nominating Region Assigned to Stockholder-Elected Director Seat
1 Kyle Ewing 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 Crist Craun	Greene and Rockingham Counties, VA
4 Charles Ernest Horn, Jr.	Albemarle, Augusta and Nelson Counties, VA
5 Charles Bolivar Leech IV	Bedford, Botetourt, Roanoke and Rockbridge Counties, VA
6 Donald William Reese	Halifax and Pittsylvania Counties, VA
7 Charles Robert King, Jr.	Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA
8 Alfred Walker Stephens, Jr.	Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA
9 David Wayne Campbell	Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA
10 Ronald Lynn 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 Caitlin Myra Bailey	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 Frederick 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

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 for Elections to Occur in 2025

In accordance with the Association's bylaws and the Farm Credit Administration's regulations, nominees to serve if elected have been nominated by the 2025 Nominating Committee to fill the expiring terms of the Stockholder-Elected Directors in Nominating Regions 6, 10, 12, and 13. Additionally, the 2025 Nominating Committee has nominated candidates to serve if elected as the members of the 2026 Nominating Committee for Regions 2 and 9, as described above. See Exhibit A for a list of the 2025 Nominating Committee members.

Additional nominations may be made from the floor during the 2025 Annual Meeting of Stockholders either in-person or by video conference. 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 SEPTEMBER 18, 2025 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, (iv) nominee for election to the nominating committee of the Association, or (v) salaried officer of the Association.

The floor nominee must be present either in-person or by video conference during the 2025 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 after 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 2025 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 as of the Record Date. 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 a "flip of a coin" or any other impartial 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 6 – Halifax and Pittsylvania Counties, VA — 4-year term

JAMES (CRAIG) CHURCH, 58, of Sutherlin, VA, is co-owner and operator of Church Farms LLC in Halifax County. His agricultural business address is 2059 Goodes Road, Sutherlin, VA. The farm operation consists of 1011 acres, cattle, and grain. In partnership with his son, James, Mr. Church leases an additional 2100 acres for soybeans, hay production, pasture, and management of 250 head of beef cattle. In addition to farming, they manage rental houses and other rental property. Prior to establishing Church Farms LLC in 2021, tobacco was included in his cattle and grain operation. He has been a Farm Credit customer since 1984. Mr. Church is married to his wife Jayne of 36 years, and they have two children and four grandchildren. In addition to Mr. Church and his wife being Farm Credit customers, his son and son-in-law are Farm Credit customers.

DONALD WILLIAM REESE (incumbent), 60, of Scottsburg, VA, owns and operates, with his wife, Don and Sara Reese, LLC, doing business as Reese's Farm Fresh Produce. His agricultural business address is 8121 James D. Hagood Hwy, Scottsburg, VA. The farming operation, established in 2003 and located in Halifax County, consists of a diversified vegetable farm specializing in butterbeans, purple hull peas, heirloom tomatoes and other vegetables, a small direct market beef operation, commercial timber, and two roadside farm stands, one located in Scottsburg, and one in the town of South Boston, VA. Mr. Reese graduated from Virginia Tech with a degree in Animal Science and has been employed as an agriculture teacher and FFA advisor at Halifax County High School since 2015. He is a member and past board member of the Halifax County Farm Bureau, and past member of the Halifax County Cooperative Extension Leadership Council. Mr. Reese is an

active member of Scottsburg Baptist Church, currently serving as a deacon. He is married to Sara, and they have three adult children and three grandchildren. Mr. Reese has been a Farm Credit of the Virginias director since 2006 and has previously served on the Governance, Compensation, and Legislative/Knowledge Center Committees. He served a term as vice chair 2018-2020 and a term as board chair 2021-2022. He is currently serving on the Audit Committee and is the chair of the CEO Search Committee. In addition to Mr. Reese and his wife being Farm Credit customers, his son and nephew are Farm Credit customers.

Seat 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 — 4-year term

RODNEY (ROD) DALE CLONCH, 59, of Dixie, WV owns and operates Clonch Industries Inc. with his brother Scott in Fayette County. His agricultural business address is 222 Clonch Mill Road, Dixie, WV. Clonch Industries, founded in 1925, owns timberland and manufactures hardwood lumber that is sold throughout the United States and the world. His company operates three sawmills, two lumber yards and one kiln drying facility, all located in Dixie WV. They also have offices in Qingdao, and Shanghai China. Mr. Clonch joined his family's company after graduating college and now has over 40 years of experience in the timber and lumber business as well as other natural resources, including 5500 acres of coal property located in Nicholas County, WV. He is married to his wife Laura of 38 years and has four children, two of them working as the fifth generation in his family-owned business. Mr. Clonch is active in his community and local Church where he teaches Sunday School. Mr. Clonch and his brother are Farm Credit customers.

REMINGTON WALLACE PERKINS, 54, of Frankford, WV owns and operates Perk Farm Organic Dairy in Greenbrier County. His agricultural business address is 1010 Boggs Road, Frankford, WV. Perk Farm started milking 25 jerseys in 1942 and consisted of 150 acres. Mr. Perkins is a 3rd generation farmer. In 2010, he took over operations from his parents, Harry and Janie, and joined Organic Valley, an organic milk cooperative. Today, the Perk Farm Organic Dairy owns 1400 acres and milks 300 organic jerseys, rents 250 acres, runs 50 cross bred commercial beef cows, owns four poultry houses, operates an Air B&B on the farm, and started a compost business in 2024. Mr. Perkins graduated from Virginia Tech with a degree in Dairy Science in 1993. Mr. Perkins is married to his wife Mary of 36 years, and they have five children of which the oldest daughter, Lauren Perkins and her husband, Wyatt Renick, currently help operate the farm. Mr. Perkins has operated the Farm Credit Dairy Birthing Center at the WV State Fair for over 15 years. Mr. Perkins currently serves on Organic Valley's cooperative committee and nomination committee. He previously served on Organic Valley's dairy executive committee, and the state and county committees for the Farm Service Agency. Mr. Perkins and his wife are Farm Credit customers.

Seat 12 – Allegany and Garrett Counties, MD and Barbour, Harrison, Marion, Monongalia, Preston, Taylor, Tucker, and Wetzel Counties, WV — 4-year term

STACIA (STACI) L. CARR, 53, of Accident, MD owns and operates Three Sisters Farm with her husband, Rodney, in Garrett County. Her agricultural business address is the same as her primary residence, 519 Spear Road, Accident, MD. The 30-acre diversified farm, established in 2016, consists of pork, chicken, produce, and cut flowers. All products are sold off the farm at the Mountain Fresh Produce Market and to several local restaurants. In addition to meats, produce, and cut flowers, the Carrs make value added items such as herbal teas, skincare products, jams, seasonings, and dried floral crafts. In addition to farming, the Carrs have owned and operated an outdoor advertising business since 2000. Ms. Carr is a board member and currently serves as vice president of the Mountain Fresh Produce Association. She also serves on the Garrett County Agricultural Preservation Board. The Carr family founded Tractors for Tots, a community charity that collects and distributes donations of agricultural related toys and books to promote agriculture awareness through play. This is a tool to help educate the younger generation on farming and to increase their interest in agriculture, 4-H, and FFA. The farm operation along with the farm name was inspired by the Carrs' three daughters' interest in agriculture, 4-H, and FFA projects. Ms. Carr and her husband are Farm Credit customers.

JAMES FREDERICK KINSEY (incumbent), 46, of Flemington WV has owned and managed Kinsey's Oak Front Farms since 2011. The farm is a purebred Angus beef operation consisting of over 200 cows in Taylor County. His agricultural business address is the same as his primary residence, 1152 Bosley Hollow Road, Flemington, WV. Mr. Kinsey serves on the AgFirst Legislative Action Committee. He serves on the board of directors for the West Virginia Cattlemen's Association and on the Wardensville Bull Test Advisory Committee. Mr. Kinsey and his wife, Alicia, have two children and they are members of the Bridgeport United Methodist Church. Mr. Kinsey is also a member of the WV Farm Bureau, WV Angus Association, and the National Cattlemen's Association. Mr. Kinsey has been a Farm Credit of the Virginias director since 2014. He served a term as vice chair 2021-2022 and a term as board chair 2023-2024. He currently serves on the Governance and Compensation Committees, and chairman of the Legislative/Knowledge Center Committee. Mr. Kinsey and his wife are Farm Credit customers.

Seat 13 – Grant, Hampshire, Hardy, Mineral, and Pendleton Counties, WV — 4-year term

DONNA M. BROOKE-ALT (incumbent), 60, of Keyser, WV has been the owner/operator and president of Brookedale Farms LLC since 1992. The farm consists of a goat operation, greenhouses, an Agri-tainment operation with corn maze, and event building in Mineral County. Her agricultural business address is the same as her primary residence, 369 Georges Run Road, Keyser, WV. She is also part owner and the bookkeeper for Brookedale Holsteins dairy farm. Ms. Brooke-Alt serves as a director on the Mineral County Farm Bureau Board, a director on the Mineral County Farmland Protection Board, director of the Mineral County Family Resource Network Board, and treasurer of the Mineral County 4-H/FFA Livestock Association. She is a member of the Potomac State College Ag Advisory Board and the Potomac State College Gerstell Ag Development Award Committee. Ms. Brooke-Alt has been a Farm Credit of the Virginias director since 2003. She served a term as vice chair 2015-2017 and board chair 2018-2020. She currently serves on the Audit Committee and the Legislative/Knowledge Center Committee. Ms. Brooke-Alt is married to Donnie Alt, and they have two sons, Devon and Derek. The Alts are members of Trinity United Methodist Church. Ms. Brooke-Alt and her husband along with their son are Farm Credit customers.

GERALD (MATT) MATTHEW LOUGH, 56, of Petersburg, WV owns and operates Lough Farms in Pendleton and Grant Counties. The farm is a commercial cow/calf and yearling grazing operation consisting of approximately 650 acres of hay, pasture, and managed timber land. His agricultural business address is the same as his primary residence, 15 Huffman Hill Road, Petersburg, WV. Mr. Lough has been employed with Huffman Logging Inc for 34 years where he works in all aspects of timbering operations. Mr. Lough is a member of the WV Cattlemen's Association, National Cattlemen's Association, and the WV Farm Bureau. He is a member and previously served on the board of directors of the WV Forestry Association. He previously served two terms as a director for the Petersburg Southern States Board and chairman of the Grant County Farm Land Protection Board. Mr. Lough is a member of Bethel Church where he serves as a Trustee, Sunday School Teacher, and Youth Leader. He is also a volunteer with the activities department at Grant County Rehabilitation and Care Center. Mr. Lough and his wife Judy have two children and one granddaughter. In addition to Mr. Lough and his wife being customers, their daughter and son-in-law are Farm Credit customers.

Nominees for the 2026 Nominating Committee

(Two from each of the Nominating Regions 2 and 9 which are the Nominating Regions for which a Stockholder-Elected Director shall be elected by the Voting Stockholders of the Association at the 2026 Annual Meeting of the Stockholders.)

Seat 2 – Culpeper, Madison, Orange, Rappahannock, Spotsylvania, and Stafford Counties, VA – 1-year term

MICHAEL WARREN COATES, 65, of Madison, VA owns and operates a cattle farm in Madison County with his son-in-law. The farm consists of approximately 3000 acres of crops, hay, and straw ground along with a beef cow/calf herd. Mr. Coates serves as vice president of the EverGRO Cooperative (previously Orange Madison Cooperative). He is vice chairman of the local Culpeper/Orange/Green/Madison/Rappahannock Farm Service Agency. Mr. Coates also serves on the Madison County Farm Bureau Board and is a life member of the Madison County Young Farmers.

JULIE A. HAWKINS, 60, of Spotsylvania, VA owns and operates J4Hawk Farm LLC with her family in Spotsylvania County. The Hawkins are sixth generation farmers dating back to the early 1800's. They farm approximately 600 acres of crops to include corn, soybeans, and hay. Since 2005, Ms. Hawkins has served as the Farm's financial manager. In 2022, She retired from Federal Service after 36 years as a Comptroller/Financial Manager in which 35 years she served the U.S. Army. The Hawkins Family are very much part of Civil War History as their family farm is part of the Battle of Chancellorsville.

JOHN G. LAMB II, 46, of Rochelle, VA is employed full time on the 700-cow family dairy farm in Madison County. The operation also consists of 2700 acres of row crops. Mr. Lamb is primarily engaged in crop production maintenance and record keeping.

Seat 9 – Buchanan, Dickenson, Lee, Russell, Scott, Washington, and Wise Counties, VA – 1-year term

CHARLES KEITH BEAVERS, 69, of Abingdon, VA is owner and manager of a beef cattle farm in Washington County. The farm consists of a 100 head cow/calf operation along with corn and hay production. Mr. Beavers previously served with the Southwest Angus Association and assisted in organizing the Southwest Bull Test Program.

CHARLES RALPH BRIDWELL, JR., 66, of Abingdon, VA has been engaged in farming since 1984. His cow/calf operation consists of 100 head of beef cattle located in Scott County and Washington County. Mr. Bridwell is a certified public accountant and opened his own firm in 1999. Previous to being an independent CPA, he was employed as an accountant and manager at a large energy company for 16 years. Mr. Bridwell serves on non-profit boards and professional associations; American Institute of Certified Public Accountants, Virginia Society of Certified Public Accountants, Tennessee Society of Certified Public Accountants, and the North Carolina Association of Certified Public Accountants. Also, he is a member of the Scott County Cattlemen Association, Virginia Cattlemen Association, and National Cattlemen Beef Association.

WHITNEY NICOLE MCCONNELL, 35, of Nickelsville, VA owns and operates a farm in Scott County. The farm operation consists of a commercial beef cattle operation. Her farm consists of 57 acres and joins alongside her family farm adding several more acres to the operation in this location and two others. Ms. McConnell is employed by Virginia Farm Bureau as an insurance sales agent. She has been employed in this role nearly 13 years serving Scott County for all their farm, home, auto, and life insurance needs. Ms. McConnell also helps with the operation of her family's country store, Mountain View Market, specializing in Carhartt, Wrangler, Ariat, Lacrosse, Danner, Twisted X, and many other items. The family store was established in 1964.

Annual Report

Stockholders are encouraged to review the 2024 Annual Report that was published and sent to each stockholder in March 2025. The 2024 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) 248-0294.

Mailing Date and Online Availability of Annual Meeting Information Statement

This 2025 Annual Meeting Information Statement was mailed to all stockholders on or about August 28, 2025, and was posted on www.farmcreditofvirginias.com simultaneously with its mailing. It will be available on the Association's website for not less than thirty days. Copies of the 2025 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

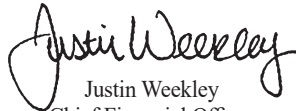
During the preceding year, the Association had loans outstanding to its senior officers and directors, their immediate family members, or organizations with which such senior officers or directors are affiliated. All such loans were made in the ordinary course of business and were made on the same terms, 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 knowledge and belief.



Kevin C. Craun
Chairperson of the Board



Justin Weekley
Chief Financial Officer



Brad Cornelius
Chief Executive Officer

August 28, 2025

EXHIBIT A: 2025 NOMINATING COMMITTEE

Nominating Region	Name	City of Residence or Business Headquarters
6	Adam Barkley Davis	Nathalie, VA
6	Nathan Daniel Harker	Hurt, VA
10	Stephen Paul Butler	French Creek, WV
10	Kari Botkin Sponaugle	McDowell, VA
12	Levin Glenn Lantz	Oakland, MD
12	Kevin Scott Shaffer	Philippi, WV
13	Keith Gregory Bohrer	Slanesville, WV
13	Brad David Smith	Moorefield, WV