FARM CREDIT OF THE VIRGINIAS, ACA
ANNUAL MEETING INFORMATION STATEMENT
2026 ANNUAL MEETING OF STOCKHOLDERS
THURSDAY, SEPTEMBER 17, 2026 AT 10:00 A.M.
AT THE ADMINISTRATIVE OFFICE
102 Industry Way, Staunton, VA 24401

All stockholders of Farm Credit of the Virginias, ACA (the "Association") are invited and encouraged to attend the 2026 Annual Meeting of Stockholders of the Association on Thursday, September 17, 2026, at 10:00 A.M. Eastern Time. The 2026 Annual Meeting of Stockholders will be held in person at the administrative office located at 102 Industry Way, Staunton, VA 24401, and through a video conference meeting space. To participate by video conference, stockholders should use the Webex link below or go to the link and enter the meeting number and password shown below:

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

Meeting Information: 2342 847 8933 Meeting Password: FCV2026

Business at the Annual Meeting will include determination of a quorum, proof of due notice of the meeting, disposition of minutes, reports of the Board, the report of the 2026 Nominating Committee, and floor nominations for the seats identified in this Information Statement. Election of the 2027 Nominating Committee and Stockholder-Elected Directors will be conducted by ballots mailed to eligible Voting Stockholders after the Annual Meeting.

Voting Rights

Each Voting Stockholder 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, 2026 (the "Record Date").

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	961
2	Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, VA	821
3	Greene and Rockingham Counties, VA	787
4	Albemarle, Augusta and Nelson Counties, VA	966
5	Bedford, Botetourt, Roanoke and Rockbridge Counties, VA	887
6	Halifax and Pittsylvania Counties, VA	735
7	Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA	850
8	Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA	1,095
9	Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA	895
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	708
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	823
12	Allegany and Garrett Counties, MD and Barbour, Harrison, Marion, Monongalia, Preston, Taylor, Tucker, and Wetzel Counties, WV	905
13	Grant, Hampshire, Hardy, Mineral and Pendleton Counties, WV	607

The regional counts listed above total 11,040 Voting Stockholders, which equals the total number of Voting Stockholders entitled to vote as of the Record Date.

A Voting Stockholder who neither resides nor has its farm operations headquartered in the Association's chartered territory is treated as residing in the Nominating Region where the servicing branch for the Voting Stockholder's loan is located but is not eligible to serve as a Stockholder-Elected Director or member or alternate 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 2026 Annual Meeting of Stockholders, the Voting Stockholders of the Association as of the Record Date shall elect: (i) individuals to serve as Stockholder-Elected Directors for the two (2) Stockholder-Elected Director seats for Nominating Regions 2 and 9, as described above; and

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(ii) six (6) members and three (3) alternates of the 2027 Nominating Committee. The two (2) Stockholder-Elected Directors for Nominating Regions 2 and 9 will be elected to a four-year term. The members and alternates of the 2027 Nominating Committee will be elected to a one-year term.

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The 2027 Nominating Committee shall be composed of six (6) 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, consisting of two (2) members elected from each of Nominating Regions 4, 5 and 11, as described above. These are the Nominating Regions for which a Stockholder-Elected Director shall be elected by the Voting Stockholders of the Association at the 2027 Annual Meeting of 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 2027 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 2027 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	Period of Service	Term of Office
Caitlin Myra Bailey	38	Beef Cattle	2024-2026	2024-2027
Donna M. Brooke-Alt	61	Greenhouse, Event Building and Agri-tainment	2003-2026	2022-2029
David Wayne Campbell	73	Hereford Beef Cattle, Stockers	2019-2026	2023-2026
Robert M. Chambers, Jr.	62	Crops and Beef Cattle	2019-2026	2023-2026
Kevin Crist Craun	66	Dairy, Beef Cattle	2017-2026	2025-2028
Charles Ernest Horn, Jr.	58	Poultry and Dairy Heifers	2015-2026	2024-2027
Kyle Ewing House	41	Grain and Sod	2021-2026	2025-2028
Melody S. Jones	64	Outside Director-Designated Financial Expert	2007-2026	2023-2026
Charles Robert King, Jr.	67	Beef Cattle and Crops	2021-2026	2025-2028
James Frederick Kinsey	47	Purebred Angus Cattle	2014-2026	2022-2029
Charles Bolivar Leech, IV	70	Dairy and Grain	2004-2026	2024-2027
Milton L. McPike, Jr.	64	Outside Director	2009-2026	2025-2028
Remington W. Perkins	55	Dairy and Poultry	2026-2026	2026-2029
Donald William Reese	61	Vegetables	2006-2026	2022-2029
Alfred Walker Stephens, Jr.	58	Dairy, Beef Cattle and Produce	2002-2026	2025-2028

No director attended fewer than 75% of total Board meetings 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. Each Nominating Region and the current Stockholder-Elected Director assigned to that seat are shown below:

Nominating Region	Current Stockholder-Elected Director
1	Kyle Ewing House
2	Robert M. Chambers, Jr.
3	Kevin Crist Craun
4	Charles Ernest Horn, Jr.
5	Charles Bolivar Leech, IV
6	Donald William Reese
7	Charles Robert King, Jr.
8	Alfred Walker Stephens, Jr.
9	David Wayne Campbell
10	Remington W. Perkins
11	Caitlin Myra Bailey

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12	James Frederick Kinsey
13	Donna M. Brooke-Alt

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 2026

In accordance with the Association's bylaws and the regulations of the Farm Credit Administration ("FCA"), the 2026 Nominating Committee has nominated two candidates for each of the Stockholder-Elected Director seats for Nominating Regions 2 and 9 with terms expiring in 2026. Additionally, the 2026 Nominating Committee has nominated candidates for the members and alternates of the 2027 Nominating Committee for Regions 4, 5 and 11. See Exhibit A for a list of the 2026 Nominating Committee members.

Additional nominations may be made from the floor during the 2026 Annual Meeting of Stockholders, either in person or by video conference, for the Stockholder-Elected Director seats and the 2027 Nominating Committee seats identified in this Information Statement. **NOMINATIONS MAY BE MADE FROM THE FLOOR ONLY DURING THE SEPTEMBER 17, 2026 MEETING.** The chair of the meeting will call for floor nominations during the 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 floor nominee must meet the same eligibility and qualification requirements as candidates nominated by the Nominating Committee 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.

A floor nominee must be present either in person or by video conference during the 2026 Annual Meeting of Stockholders to state whether he or she accepts the nomination for the position for which nominated. A nomination from the floor does not require a second before being placed on a ballot, although the chair of the meeting may permit Voting Stockholders to second a nomination to show support. 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.

The Association will subsequently conduct additional due diligence to determine if each floor nominee meets all eligibility requirements imposed by the regulations of the FCA and the Association's bylaws and policies. Floor 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, city and state of residence, business address if any, age, business experience during the last five (5) years, including principal occupation and employment, any business entities on whose board of directors the nominee serves or for which the nominee is otherwise employed in a position of authority, any family relationship of the nominee that would be reportable under FCA regulations if elected to the Board, and any required disclosures regarding loans, transactions other than loans, and involvement in legal proceedings. Floor nominees meeting all eligibility and disclosure requirements will be placed on the ballot mailed to the Voting Stockholders after the conclusion of the meeting.

Floor nominees for the 2027 Nominating Committee must also satisfy the eligibility and qualification requirements applicable to the Nominating Committee seat for which nominated and must provide any information requested by the Association to confirm eligibility before being placed on the ballot.

Voting Process

After the 2026 Annual Meeting of Stockholders, a mail-in ballot with an electronic voting option, together with nominee disclosure information 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 2 – Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, VA — 4-year term

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ROBERT (BOB) CHAMBERS, JR (incumbent), 62, of Locust Grove, VA, has served on the Board of Directors of Farm Credit of the Virginias since 2019. Mr. Chambers and his wife, Melissa, are the former owners of Brooke Farms LLC and Mr. Chambers is the current Director**,** in 2019 they transitioned ownership of the operations to their youngest son Garret and his wife Lexie, a large-scale agricultural operation encompassing approximately 3,500 acres of crop production and a 200-head beef cattle herd in Central Virginia. Brooke Farms hosted the Virginia Ag Expo in 2015 and 2025. Mr. Chambers was the co-owner of CCB Investments LLC with his wife, Melissa, from 2010 to 2025. Through this enterprise, they operated a network of six NAPA Auto Parts retail stores, including five locations serving the Fredericksburg region and one location in Arkansas. He is the past president and founder of Liberty Equipment Repair, Inc. and current Director**,** in 2022 they transitioned ownership to their oldest son Bobby and his wife Lindsey. Mr. Chambers also serves on the Board of Directors of EverGRO FS and has been a longtime member of Farm Bureau. In his personal time, Mr. Chambers enjoys being free labor in the family businesses and watching them grow and prosper under the next generation's leadership, spending time with his 3 granddaughters and traveling when the family and business schedules permit. Mr. Chambers has enjoyed his time on the Board of Directors of Farm Credit of the Virginias and has served on the Audit, YSB, Governance, and Compensation Committees. Mr. Chambers and his wife are Farm Credit customers; one son and daughter- in-law are Farm Credit customers as well.

ROGER LEE SCOTT, JR, 40, of Madison, VA is a first-generation cattle and poultry farmer, alongside his wife, Dr. Amanda Weakley-Scott, a food-animal veterinarian. At Lee-Lynn Farms, LLC, their diversified agricultural enterprises include turkey production, a commercial cow-calf operation along with a seedstock Simmental cattle herd, and custom hay and poultry litter hauling. Both Roger and Amanda have a passion for Agriculture and serving their community. Mr. Scott serves as a member of the Board of Directors for EverGRO FS, Madison Farm Bureau, and is the current President of the Central Virginia Cattlemen's Association. He is also a Deacon at Bethel Baptist Church. Dr. Amanda, a Madison FFA Trustee, and 4-H Cloverbud leader, also serves on the Madison County Farm Bureau Board as the current Women's Chair. She also serves on the Virginia Farm Bureau Poultry Advisory Committee and the American Farm Bureau Animal Health Advisory Committee, along with representing District 7 on the Virginia Board of Agriculture and Consumer Services. Together they are raising their three girls to have the same passion for Agriculture. Mr. Scott and his wife are Farm Credit customers.

Seat 9 – Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA — 4-year term

JOHN HENRY (ANDY) ANDERSON SMITH IV, 49, of Rosedale, Virginia, together with his wife, Kim, owns and operates Smithfield Farms in Russell County, a multi-generational 300 head cow/calf operation established in 1774. After graduating from Virginia Tech, Mr. Smith worked as a commodity and stockbroker for 11 years before returning to manage the farm. In addition to managing the family cattle operation, he oversees related business interests through Smithfield Investments, LLC. Mr. Smith has demonstrated a long-standing commitment to agricultural leadership and public service. He formerly served as President of the Virginia Cattlemen's Association and is a member of VCA, the Virginia Agribusiness Council and the National Cattlemen's Beef Association. He currently serves as Chairman of the Clinch Valley Soil and Water Conservation District and is a director of both the Russell County Farm Bureau and the Southwest Virginia Agriculture Association. At the statewide level, he serves as a Director of the Virginia Cattle Industry Board. Beyond agriculture, he also serves as a Director for GO Virginia Region 1 and as Chairman of the Elk Garden School Community Ministry. Committed to continuous improvement and sound business management, Andy and Kim participated in Ranching for Profit's Executive Link program, an executive peer advisory group for progressive agricultural businesses. Through Executive Link, they serve on a six-member peer advisory board where they regularly evaluate financial performance, strategic planning, business management, and operational decision-making alongside agricultural producers from across the United States. Mr. Smith and his wife are Farm Credit customers.

SCOTT EDWARD RECTOR, 62, of Meadowview, VA, alongside his wife Diane of 39 years, is the owner and operator of Cressie Creek Farms**,** a multi-generational family farming operation located in Meadowview, Virginia**.** Mr. Rector's 3 sons Zach, Lucas and Isaac are also involved in the day-to-day operation of the farm. Since 1985, he has overseen the farm's continued growth and success, maintaining a strong commitment to livestock production and responsible agricultural stewardship while preserving the family's farming legacy. In addition to his farming operation, he serves as a Director of Big M Farm Services, Inc., a leading supplier of feed, fertilizer, agricultural equipment, and farm support services in Southwest Virginia. Mr. Rector has served on the Board of Directors of the local Farm Bureau since 2019, representing the interests of livestock producers and farmers. The family legacy continues into a new generation with the involvement of their two grandsons, ensuring the traditions and values of Virginia agriculture endure. In addition to Mr. Rector and his wife being Farm Credit customers, all 3 sons are Farm Credit customers.

Nominees for the 2027 Nominating Committee

(Two from each of the Nominating Regions 4, 5 and 11 which are the Nominating Regions for which a Stockholder-Elected Director shall be elected by the Voting Stockholders of the Association at the 2027 Annual Meeting of the Stockholders.)

Seat 4 – Albemarle, Augusta and Nelson Counties, VA – 1-year term

KEVIN L. DRUMHELLER, 62, of Lovingston, VA has been an integral part of his family's agricultural legacy for more than four decades. Since 1982, he has worked at Drumheller's Orchard, a historic, family-owned farm on 425 acres nestled in Lovingston, Virginia, in the scenic foothills of the Blue Ridge Mountains. Established in 1937, Drumheller's Orchard has grown into a beloved multi-generational destination known for its fresh, seasonal fruit, homemade baked goods, and lively fall harvest festivals. Kevin, along with his daughter Amanda are dedicated to helping preserve the orchard's family traditions while contributing to its continued success as a cherished community landmark.

TRAVIS CLINTON KINCAID, 37, of Staunton, VA owns and operates a diversified agricultural operation in Augusta County along with his wife and three children. His farm spans approximately 107 acres owned, along with 1500 leased acres supporting a 375+ head commercial cow-calf herd, where he focuses on producing and marketing all-natural, backgrounded calves. In addition to his beef cattle enterprise, Travis manages two poultry houses, further diversifying the farm's income and operations. His commitment to efficient management and sustainable production practices reflects a strong dedication to modern agriculture in the Shenandoah Valley region.

DAVID BRYAN NORFORD, 66, of Charlottesville, VA is a business owner and community leader with a strong presence in Virginia's agricultural sector. He owns and operates Old Mountain Farm LLC, a cow calf operation, with his wife and two sons. He is also the former owner of Meriweather Mowing Service, Inc. In addition to his business ventures, Mr. Norford is actively involved in agricultural and cooperative organizations. He serves on the Board of Directors of the Blue Ridge Cooperative and Albemarle Farm Bureau. He is also President-elect of the Virginia Cattlemen's Association, contributing his expertise and leadership to support the

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farming and livestock community.

Seat 5 – Bedford, Botetourt, Roanoke and Rockbridge Counties, VA – 1-year term

SAMUEL DREW MACKEY, 43, of Lexington, VA, is actively involved in the day-to-day operations of his family's farm, a sixth-generation agricultural operation consisting of approximately 500 acres of owned and leased land. Alongside his father and two daughters, ages 16 and 10, he helps manage a 40-head cow-calf operation, backgrounds calves, and maintains a livestock program that includes 20 to 25 ewes and ten nanny goats. In addition to his farming responsibilities, Mr. Mackey plays a key role in the daily operations of Litter and Lime, LLC, a spreading business founded by his father in 1997.

THOMAS H. HARRIS, 38, of Lexington, VA serves as President of Short Hill Farm, Inc., where he oversees all agricultural operations and business management activities. Founded in 1963 by his grandfather, Short Hill Farm began as a 750-acre operation in Rockbridge County and has since expanded to nearly 2,000 acres, supporting a 250-head commercial cow-calf operation. Following his grandfather's passing in 2005, Mr. Harris assumed day-to-day responsibility for the farm after earning a degree in Livestock Business and Production Management from Virginia Tech's College of Agriculture. He serves on the Board of Directors of the Virginia Mechanical Preservation Society and is also a former board member of the Rockbridge County Farm Bureau. He served as both Vice President and President of the former Intermont Military Vehicle Club, now known as the Central Virginia Military Vehicle Club. Outside of farming, Mr. Harris has a lifelong passion for history, particularly military history and historic machinery. He is a devoted husband to his wife of eight years, Kathryn, and a proud father to their two children, Ella Kate, age 5, and William, age 2.

JAMES M YOUNG, 60, of Bedford, VA is the owner and operator of Central Virginia Cattle company, LLC. He manages a cow-calf operation encompassing approximately 1,500 owned and leased acres, with a strong focus on livestock production and land stewardship. Mr. Young is actively involved in the local agricultural community. He currently serves on the Board of Directors for the Bedford County Farm Bureau and is a member of the Bedford County Farm Service Agency Community Committee, contributing his expertise to support and advance regional farming interests. Mr. Young previously served on the Virginia Angus Board of Directors and was President of the Association.

Seat 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 – 1-year term

TIMOTHY R. ROBINSON, 67, of Tanner, WV. He operates a small beef cow-calf and stocker farm, currently pasturing 20 Black Angus yearling heifers and six bred cows. Farming is a family endeavor, and he works alongside his son, who runs approximately 70 yearlings on property in neighboring Ritchie County. They are also involved together in hay production. Mr. Robinson retired in 2020 after many years of dedicated service at Hardman's Hardware Store. In addition to his farming work, he is actively involved in his church community, where he serves as an Adult Sunday School teacher, sharing his faith and experience with others.

JOE W. CASTO, 71, of Ripley, WV, retired from Farm Credit of the Virginias in December 2016 after 38 years of dedicated service. In addition to his professional career, he operates a 75-head beef cow-calf operation. Mr. Casto is actively involved in agricultural leadership and community service. He serves as a member of the Board of Directors and Vice President of the Jackson County Farm Bureau and is also a Board Member of the West Virginia Beef Industry Council. Additionally, he serves on the Board of Directors for the Cedar Lakes Foundation, serves as county supervisor for the Western Conservation District, a FSA county committee member and serves on the WV Department of Agriculture Rural Rehabilitation Loan Committee.

CINDA B. FRANCIS, 55, of Sandyville, WV, is a dedicated agricultural professional and community leader. She and her husband, Paul, are co-owners of a cattle farming operation spanning over 100 acres, reflecting their strong commitment to sustainable agriculture and rural enterprise. Professionally, Mrs. Francis serves as the Health, Safety, and Environmental Manager for Francis Brothers LLC, where she oversees safety protocols and environmental compliance. In addition to her professional and farming roles, she is actively engaged in community leadership. She is the President of the Jackson County Chamber of Commerce, supporting local business development and economic growth. She also serves as the Treasurer of the Ravenswood FFA Alumni Association, contributing to the advancement of agricultural education and youth programs.

Annual Report

Stockholders are encouraged to review the 2025 Annual Report that was published and sent to each stockholder in March 2026. The 2025 Annual Report is also 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 2026 Annual Meeting Information Statement was mailed to all stockholders on or about August 28, 2026, 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 (30) calendar days. Copies of the 2026 Annual Meeting Information Statement are also available for public inspection at all offices of the Association.

Other Business

Except for the election matters described in this Information Statement, the Association is not aware of any other business matters to be discussed at the Annual Meeting upon which a stockholder vote is required. Any other matters discussed at the meeting will be informational, and no stockholder vote will be taken unless otherwise required by law, regulation, or the Association's bylaws.

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Additional Disclosure

As disclosed in the Association's 2025 Annual Report, and as applicable since the end of the last fiscal 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.

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Certification

The undersigned certify that they have reviewed this Annual Meeting Information Statement and that it has been prepared in accordance with all applicable statutory and regulatory requirements. The undersigned further certify that the information contained herein is true, accurate and complete to the best of their knowledge and belief.

Kevin C. Craun
Chairperson of the Board

Justin Weekley
Chief Financial Officer

Pete Cypret
Chief Executive Officer

August 28, 2026

EXHIBIT A: 2026 NOMINATING COMMITTEE

Nominating Region	Name	City of Residence or Business Headquarters
2	Michael Warren Coates	Madison, VA
2	Julie A. Hawkins	Spotsylvania, VA
9	Charles Ralph Bridwell, Jr.	Abingdon, VA
9	Whitney Nicole McConnell	Nickelsville, VA