

# 2025

## ANNUAL STOCKHOLDERS' MEETING





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## AGSOUTH FARM CREDIT ANNUAL STOCKHOLDERS' MEETING

### OFFICIAL NOTICE OF MEETING

**Wednesday, August 27, 2025**

**8:30 AM**

181 Church Street  
Charleston, South Carolina 29401

**The meeting will include the following:**

Invocation  
Call to Order

**BUSINESS SESSION:**

Board of Directors' Report  
Management Report  
Nominating Committee Report  
Floor Nominations for Director and  
Nominating Committee Candidates  
Adjournment

Please call or email Darlene Ellis at **912-764-9091** or **[darlene.ellis@agsouthfc.com](mailto:darlene.ellis@agsouthfc.com)**  
by **Tuesday, August 26, 2025** if you plan to attend the meeting.

Four (4) Director seats are up for election, as well as  
sixteen (16) seats and eight (8) alternate seats on the Nominating Committee.



Election ballots will be mailed and emailed to all voting stockholders following the annual meeting. Attendance at the annual meeting is not required to vote. More information on this process is included in the voting information section of this meeting notice.

## VOTING & REPORTING INFORMATION

### ELECTION OF DIRECTORS

There will be four (4) Director seats, sixteen (16) Nominating Committee seats, and eight (8) alternate Nominating Committee seats on the Ballot that will be mailed following the Annual Meeting.

### VOTING ELIGIBILITY

Stockholders entitled to vote ("C" stockholders) will be mailed a ballot following the annual meeting.

As of June 30, 2025, the number of "C" stockholders entitled to vote is 21,878. All "C" stockholders of record on July 31, 2025 will be eligible to vote for all seats. A majority vote of stockholders present is required in all elections.

### BALLOTING

All voting for Directors and Nominating Committee members shall be by mail or electronic ballot. The ballot will be sent to each Class "C" stockholder by mail and by e-mail (for those with a valid email on file with AgSouth) within ten business days following the Annual Meeting. Biographical information on Director nominees will be included with the ballot. The election polls will be closed at the end of the twentieth business day following the date on which ballots are sent to the voting stockholders. After the polls are closed, an independent third party will tally the ballots. The results of the election will be announced within ten business days. The ballots shall be retained with AgSouth's vendor, Survey & Ballot Systems, from Eden Prairie, Minnesota until the end of the term of the elected Directors and promptly destroyed thereafter.

### ADDRESSES

To confirm or update your mailing or electronic address on the stockholder lists used for mail and electronic balloting and provided to candidates upon request, please contact your loan officer or Darlene Ellis at 912-764-9091 or **[darlene.ellis@agsouthfc.com](mailto:darlene.ellis@agsouthfc.com)**.

### NOMINATIONS

(FCA Regulations 611.326 & 620.21)

Nominations from the floor:

- Will be considered for every open position
- Must be made by a voting stockholder
- Must be seconded by a voting stockholder
- Must be accepted by the nominee
- Nominee must complete, in writing at the meeting, all disclosures required by FCA regulation

### ANNUAL REPORT

(FCA Regulation 620.21)

The 2024 Annual Report was mailed to stockholders in March of 2025. It was also made available for viewing on the Association's website **[www.AgSouthFC.com](http://www.AgSouthFC.com)** when the report was submitted to the Farm Credit Administration. You may request a copy by contacting any branch of AgSouth Farm Credit.



## DISCLOSURE INFORMATION

(FCA Regulation 620.21)

AgSouth Farm Credit, ACA has had loans outstanding and other transactions during the last full fiscal year to-date to its senior officers, Directors and Director nominees, their immediate family members and organizations with which such senior officers, Directors or Director nominees are affiliated. These 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 loan or other transaction to a senior officer, Director, Director nominee or to any organization affiliated with such person, or any immediate family member who resides in the same household as such person or in whose loan or business operation such person has a material financial or legal interest, involved more than the normal risk of collectability.

We are required to report if any incumbent Directors attended less than 75% of Board meetings during 2024. Dan A. Hunsucker attended 71% (5 of 7) of Governance & Ethics Committee meetings.

Since publication of the annual report, no Director or senior officer has had any involvement in legal proceedings that require disclosure.

No Director resigned or declined to stand for re-election since the last annual meeting because of policy disagreements with the Board.

## CAMPAIGN ACTIVITIES

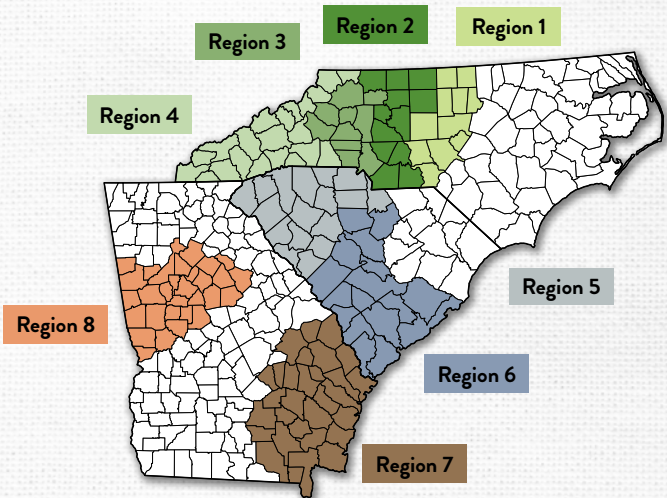
FCA Regulation 618.8310(b) requires institutions to provide all candidates (upon request) with a list of stockholders that can be used for distributing campaign materials. Such communications should not be construed as giving the appearance that the institution has endorsed any candidate.

## EMAIL ADDRESS OPT OUT

If you do not want your email address to be shared with Director candidates (upon request) for campaign purposes, you may opt out of its inclusion on the stockholder list provided to candidates. To opt out, please complete the form at <https://www.agsouthfc.com/member-benefits/stockholder-information> or contact Darlene Ellis by phone at 912-764-9091 or by mail at PO Box 718, Statesboro, GA 30459 by August 26, 2025. Your election to opt out will not affect your ability to vote or receive other official communications from the Association.

## DIRECTOR ELECTION REGIONS

Election Region	# Voting Stockholders	Counties
Region 1	2,189	Alamance, Caswell, Chatham, Durham, Lee, Montgomery, Moore, Orange, Person, Randolph, Richmond
Region 2	3,054	Anson, Cabarrus, Davidson, Davie, Forsyth, Guilford, Rockingham, Rowan, Stanly, Stokes, Surry, Union
Region 3	2,636	Alexander, Burke, Caldwell, Catawba, Gaston, Iredell, Lincoln, Mecklenburg, Wilkes, Yadkin
Region 4	2,543	Alleghany, Ashe, Avery, Buncombe, Cherokee, Clay, Cleveland, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Yancey
Region 5	3,126	Abbeville, Anderson, Cherokee, Chester, Edgefield, Greenville, Greenwood, Lancaster, Laurens, McCormick, Newberry, Oconee, Pickens, Saluda, Spartanburg, Union, York
Region 6	3,120	Aiken, Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Colleton, Dorchester, Fairfield, Hampton, Jasper, Kershaw, Lexington, Orangeburg, Richland
Region 7	2,500	Appling, Atkinson, Bacon, Brantley, Bryan, Bulloch, Camden, Candler, Charlton, Chatham, Clinch, Coffee, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jenkins, Liberty, Long, McIntosh, Montgomery, Pierce, Screven, Tattnall, Toombs, Ware, Wayne, Wheeler
Region 8	2,710	Butts, Carroll, Clayton, Coweta, DeKalb, Douglas, Fayette, Fulton, Greene, Gwinnett, Haralson, Harris, Heard, Henry, Jasper, Lamar, Meriwether, Monroe, Morgan, Muscogee, Newton, Oconee, Pike, Putnum, Rockdale, Spalding, Talbot, Troup, Upson, Walton



## DIRECTOR POSITIONS

The following is a list of Director nominees selected by the 2025 Nominating Committee. The name, city and state of residence, business address if any, age\*, and business experience during the last five years including principal occupation and employment of each nominee is listed. Also included are all business interests on whose board of directors the nominee serves or is otherwise employed in a position of authority including the principal business in which the business interest is engaged and any family relationship of the nominee that would be considered reportable under FCA Regulation 612.2145 as required by FCA Regulation 611.303.

There are no events to report that are material to an evaluation of the ability or integrity of any of these nominees to serve as a Director. The nominees have completed disclosure documents as required under 611.330, 620.05 and 620.21 of FCA Regulations.

\*All ages listed in this AMIS are as of August 1, 2025.

## TERMS

Based on Association bylaw 420.2 and action of the AgSouth Board of Directors, the 2025 Nominating Committee was tasked with allocating four five-year terms to the four seats up for election. This allows for staggering of the terms to ensure at least one seat is up for election in any given year, as required by FCA Regulation 611.110.



## REGION 2 – SEAT 2 – 5-YEAR TERM



### L. KIM STARNES

**Age:** 69

**Residential:** Salisbury, North Carolina

**Business:** Salisbury, North Carolina

**Commodity:** Row Crops | Beef Cattle | Poultry

**Related Party Loans & Transactions:** Spouse |  
Brother-in-law

**How long have you been**

**a customer of AgSouth:** 46 years

#### Principal Occupation/Employment and Business Experience during the Past 5 Years:

- Four S Farms, LLC - Owner/Manager

#### Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:

- AgSouth Farm Credit Board of Directors (Agricultural Lending Cooperative)
  - Member – Audit Committee
  - Past Member – Compensation Committee
  - Past Member – Executive Committee
- AgFirst Farm Credit Bank - Nominating Committee Chair
- Miller Ferry Volunteer Fire Department (Public Service) - Treasurer
- Capstone Recovery Center (Service Organization) - Board Member
- North Carolina Angus Association (American Trade) - Board Member/Treasurer
- Rowan County Agriculture Advisory Board (Service Organization)
  - Board Member/Chair
- Trading Ford Baptist Church (Religious) - Deacon/Sunday School Director
- Gideon's International - Member

#### Education & Certifications:

- North Rowan High School - Diploma

*"I have appreciated the opportunity to serve you as a Director of AgSouth Farm Credit and its predecessor, Carolina Farm Credit, for the past 18 years. I am a firm believer in the cooperative model that we operate under. Through the years, your Board has strived to return as much of our profits back to you as we safely could. I am committed to seeing that continue into the future.*

*As a first-generation farmer, who started farming in the 1970's, I know how important good, reliable credit is. My wife and I started farming part-time not long after we were married. The good Lord blessed us through the years and eventually we were able to farm full-time. Currently, we raise wheat, corn, soybeans, hay and beef cattle. We also have four poultry houses, raising pullets for Pilgrim's Pride.*

*When our son graduated from N.C. State University with a degree in crop production, he wanted to return to the farm. He is now the second generation here on the farm and his son is following in his footsteps and hopefully one day will be the third generation.*

*Our faith in God guides and sustains us every day. We believe in protecting the soil, water and other resources that the good Lord has provided so it is available for future generations. We no-till plant 100% of our crops. We use grid soil sampling and apply lime and fertilizer accordingly, so therefore, we only apply the amount of nutrients needed. We also have fenced our cattle out of streams and ponds. Our farm was named the North Carolina Outstanding Conservation Farm Family of the year in 2023 for our conservation efforts.*

*I would appreciate the opportunity to continue to serve as your Director in the future."*

### CRAIG L. MYERS

**Age:** 40

**Residential:** Mocksville, North Carolina

**Business:** Mocksville, North Carolina

**Commodity:** Poultry | Beef Cattle | Hay |  
Soy Beans

**Related Party Loans & Transactions:** Spouse |  
Father-In-Law

**How long have you been**

**a customer of AgSouth:** 12 years



#### Principal Occupation/Employment and Business Experience during the Past 5 Years:

- D&M Farm on Calahaln - Owner/Manager

#### Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:

- Davie County Soil & Water Conservation - Chair
- North Carolina Association of Soil & Water Conservation Districts
  - Research and Technology Committee - Chair
- National Association of Conservation Districts - Alternate Board Member
- North Carolina Cattlemen's Association (American Trade) - Member

#### Education & Certifications:

- Davie County High School - Diploma

*"I work full-time at D&M Farms on Calahaln, where I help manage the daily operations of our family farm. I work closely with my father-in-law, Tommy, and together we take care of cattle, chickens, crops, and day-to-day farm responsibilities. My wife, Jessica, homeschools our children and also helps on the farm, so this truly is a family effort. We all live on the property and support each other which makes the work meaningful to me. I didn't grow up farming, but I've always been drawn to hard work and the outdoors. Since joining the family farm several years ago, I've learned more than I ever imagined, mostly by working alongside my father-in-law. Through his example, I've learned not just how to farm, but how to face challenges with patience and grit. I'm committed to leaving a positive and lasting impact on our land, our community, and agriculture as a whole. My goal is to help produce high-quality products that honor our family's legacy. I believe agriculture is the heart of our community. It supports local families, provides food for neighbors, and brings people together. I'm proud to be part of it and to do my part in helping agriculture stay strong in our community. Not just for today, but for generations to come."*



## REGION 8 – SEAT 2 – 5-YEAR TERM



### CATHERINE M. FILIOS

**Age:** 38

**Residential:** Senoia, Georgia

**Business:** Senoia, Georgia

**Commodity:** Strawberries | Blackberries | Honey | Eggs | Blueberries | Equine Services (Equine essential + specialized services and amenities – shelter, space, feed, care, and education)

**Related Party Loans & Transactions:** N/A

**How long have you been a customer of AgSouth:** 1 year

#### Principal Occupation/Employment and Business Experience during the Past 5 Years:

- Delta Air Lines – Captain B737
- Envoy Air – Airline Pilot
- Beak & Berry Farm – Family Owned/Operated
- New Chance Farm (Equine Facility) – Owner/Operator

#### Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:

- New Chance Farm (Equine Facility) – Owner/Operator
- Beak & Berry Farm (Berry Farm) – Family Owned/Operated
- Professional Standards (ALPA Union)
- Pilot Peer Support (ALPA Union)

#### Education & Certifications:

- Wayne State Medical School – Master's Degree
- Michigan State University – Bachelor of Science Degree
- FAA Airline Transport Pilot's License
- FAA Commercial Pilot's License

*"Agriculture is vital to many communities, providing food, jobs, and a connection to the land. My experience building a horse barn in our community aims to highlight its impact on family and neighbors. The barn will serve as a shelter for horses and a gathering place for local events, fostering teamwork and friendship. Working at Beak & Berry, our family's u-pick berry farm, has emphasized agriculture's role in promoting community well-being. Visitors enjoy picking fresh berries, creating memories while learning about hard work and the value of locally grown food. This connection to agriculture raises awareness of food sources and encourages healthier eating habits. My parents are both veterans who have dedicated their lives to serving their community and I feel it is my privilege to support their goal and promote its growth and longevity. Additionally, agricultural education plays a key role in shaping future generations. Schools can incorporate hands-on experiences. For example, this spring we were delighted to host a field trip to the berry farm, which allowed children to learn about food production. Involving kids in gardening empowers them to appreciate the land and understand their role in sustainability. In conclusion, agriculture connects people and supports community life. My experience with the horse barn and family farm illustrate agriculture's positive effects on bonding and economic growth. By promoting agricultural education, we can ensure a better understanding of food production for future generations, leading to a healthier community and brighter future."*

### WESLEY C. HAM

**Age:** 36

**Residential:** Forsyth, Georgia

**Business:** Forsyth, Georgia

**Commodity:** Poultry

**Related Party Loans & Transactions:**

Father | Brother | Family Business Entity

**How long have you been a customer of AgSouth:** 17 years



#### Principal Occupation/Employment and Business Experience during the Past 5 Years:

- W. C. Ham, Inc. – Owner/President
- GA-IA Marketing Group, LLC – Co-Owner/Manager
- Sleepy Creek Farms – Co-Manager

#### Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:

- AgSouth Farm Credit Board of Directors (Agricultural Lending Cooperative) – Board Member  
- Audit Committee - Member
- Monroe County Farm Bureau (Service Organization) – Board Member/Vice-President

#### Education & Certifications:

- Mary Persons High School – Diploma
- University of Georgia – Master Agri-Manager Certificate
- Future Farmer's of America (FFA) – American Degree
- Eagle Scout

*"I have been fortunate enough to lead and grow an agricultural business with the support of my family and AgSouth. I'd like to share a small piece of that story with you today."*

*In 2008, a portion of my mom's family farm went up for sale, including eight poultry houses and an alligator production operation. It was located right in the middle of land that three generations of my family have worked hard to keep together. As an eager 19-year-old, I was ready for an opportunity to follow in my family's footsteps. By participating in scouting and school agriculture programs, I was taught the skills and work ethic needed to venture out on my own. But with the 2008 Global Financial Crisis in full swing, my chances of acquiring a necessary loan were slim. My FSA beginning farmer direct loan application was denied due to the loan amount and lack of experience. However, in a time when "no" was easy to say and my denial would have made sense on paper, AgSouth and the Farm Credit System gave me a chance. This was life-changing. Our family farm would have likely been split up and I would have gone to town for work. So, thanks to AgSouth and the Farm Credit System, I am proudly able to call myself a farmer."*

*I believe in the future of agriculture and that its foundations lie in sound financial principles and cultivating a deep love and respect for the lifestyle for generations to come. With farms facing difficult operating conditions and generational transitions, I truly believe the Farm Credit System is a pillar of that foundation and is necessary for the future of agriculture in our country."*

*I am thankful for the opportunity to use my diverse knowledge, relevant experience, and innovative perspective to serve as your Director."*



## REGION 3 – SEAT 2 – 5-YEAR TERM



### DAN A. HUNSUCKER

**Age:** 65

**Residential:** Conover, North Carolina

**Business:** Conover, North Carolina

**Commodity:** Beef Cattle | Hay | Corn | Wheat | Soybeans

**Related Party Loans & Transactions:**

Business Entity

**How long have you been**

**a customer of AgSouth:** 42 years

#### **Principal Occupation/Employment and Business Experience during the Past 5 Years:**

- Dan Hunsucker Farms, LLC - Owner/Operator
- Rock Barn Beef (Direct to Consumer Sales) - Owner/Operator

#### **Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:**

- AgSouth Farm Credit Board of Directors (Agricultural Lending Cooperative)
  - Governance & Ethics Committee - Member
- AgFirst Farm Credit - Legislative Action Committee (LAC) - Alternate
- North Carolina Farm Bureau (Ag Partner) - Board Member
  - Land Use Advisory Committee - Member
- Catawba County Farm Bureau (Ag Partner) - Board Member
  - Law & Order Advisory Committee - Member
- St. Johns Lutheran Church (Religious) - Board Member
  - Former Vice-President
  - Former Elder
  - Former Deacon
  - Former Treasurer
- North Carolina Cattlemen's Association (American Trade) - Member
- Catawba County Cattlemen's Association (American Trade) - Member
- Catawba County Planning Board - Member
- Former Catawba County Commissioner (Government Organization)

#### **Education & Certifications:**

- Newton-Conover High School - Diploma
- North Carolina State University - (BS) Animal Science

*"Born in Catawba County, North Carolina to Lorene and Dewey Hunsucker in 1959 an only child, I had plenty to do on the dairy farm from an early age. My grandfather Hunsucker started our home farm in 1926 with a few dairy cows, mules, hogs, and chickens and growing cotton, wheat, sweet potatoes, and hay.*

*My father took over the farm in 1948 when his father died of a heart attack. We grew the dairy to 175 Holsteins upon my return from NCSU with an animal science degree.*

*I got involved with the Farm Bureau organization as soon as I returned home from college. I, along with several others, began a Young Farmer & Rancher Committee of which I was selected to serve as Chair. I was fortunate enough to serve as YF&R Chair for the North Carolina Farm Bureau and the American Farm Bureau Federation.*

*We exited the dairy business in 2010 and grew our cow/calf beef business. We now have 93 brood cows/calves and grow corn, soybeans, wheat, pasture and hay on 1,200 owned and leased acres.*

*Interstate 40 split our farm in 1959. As a result, growth has naturally moved our way. That fact, along with my community service background from Boy Scouts of which I am an Eagle Scout, led me to run for our Catawba County Commissioner's Board in 2000. I served 20 years on the Board and many of those years as Vice-Chair striving to strike a delicate balance between growth of tax base/jobs and farm preservation.*

*During my time as a commissioner, we, along with members of the agriculture community, set up voluntary agriculture districts to encourage pride in our farming community and to make newcomers to the area aware that they were moving into an agricultural region. We also formed small area plans for different parts of the county to allow input from citizens as to how they would like to see their community grow and/or develop.*

*Agriculture is in my blood. I believe that to be true of anyone that makes a living farming and ranching. As an AgSouth Farm Credit Board member, I am afforded the opportunity to represent those farmers and ranchers to make accessible needed funds to operate their businesses profitably by helping our Association make sound financial decisions.*

*Farming is a responsibility given by God for us to be good stewards of the land and livestock in order to pass that opportunity to future generations. For us, this stewardship led to our farm being recognized in 2017 as the North Carolina Soil & Water Conservation Service Farm Family of the Year.*

*I firmly believe that God places people in our lives for a reason and I am blessed to have the opportunity to serve with such wonderful people on the AgSouth Board of Directors and it's staff. I take my responsibilities as an AgSouth Board member seriously as I work for the needs and interests of fellow farmers and ranchers."*



## REGION 3 – SEAT 2 – 5-YEAR TERM



### MICHELE PROCTOR ISENHOUR

**Age:** 42

**Residential:** Vale, North Carolina

**Business:** Vale, North Carolina

**Commodity:** Corn | Soybeans | Wheat |  
Poultry | Beef | Pumpkins

**Related Party Loans & Transactions:**  
Family Business Entity

**How long have you been**

**a customer of AgSouth:** 5 years

#### **Principal Occupation/Employment and Business Experience during the Past 5 Years:**

- Sunny Hill Poultry, Inc – Shareholder/Operator
- Cranky Crab Seafood Mobile Restaurant – Owner/Operator (2020 – 2023)
- Landslide Design – Owner/Design Consultant (2019 – 2023)

#### **Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:**

- Catawba County Farm Bureau – Board Member
  - State Law & Order Committee Member
- Catawba County Ag Extension Foundation – Board Member
- Plateau Global Methodist Church
  - Children's Ministry Program Participant

#### **Education & Certifications:**

- UNC-Greensboro – (BS) Human & Environmental Sciences
- North Carolina State University – (MS) Industrial Design

*"I am a third-generation farmer, raised on my family's dairy farm. The farm has since diversified to more profitable commodities including row crops and commercial poultry. My role on the farm has increased over the years as the farm has diversified and grown. I am now a full-time employee and shareholder in the family farm business. Our farm commodities include corn, soybeans, wheat, commercial poultry houses, beef, and sheep. I work daily with my father, mother and brother on our farm, so I understand the joys and challenges of family business as well as the importance of carrying on the family legacy. My husband is also a farmer, even though he works a full-time job off the farm. He produces corn, soybeans and oats. We have recently expanded his operation to include pumpkins and pork direct-to-consumer sales.*

*I spent nearly a decade off the farm to attend undergraduate and graduate school but my studies still included agriculture, such as studying the effects of animal housing design and the health and safety of agricultural workers. I have enjoyed owning, operating and selling my own off-the-farm business and appreciate the experience gained in resource management, personnel and client relations.*

*I worked four years with North Carolina Cooperative Extension as the project coordinator assisting farmers with disabilities in adapting their farming operation to better meet their abilities in hopes to continue farming. This experience included travel, presentations, national guest speaking invitations and awards for my work, but the most rewarding part of this station was the individuals I met through the program. Not only did I see and learn from operations unique from anything I had known, but I had the privilege of working with individuals who, despite their challenges, still had the same passion for agriculture I did and the determination to overcome their limitations to continue farming.*

*I believe the future of agriculture needs this same determination and passion now more than ever. I consider it my personal mission to advocate for farmland preservation, the right to farm and the preservation of agricultural and rural communities. Therefore, I dedicate a great deal of time to Farm Bureau, Cooperative Extension events and assisting students in my local FFA chapters to educate and ag-vocate for the future of agriculture.*

*This is an exciting time for AgSouth as it changes and grows and a critical time in American agriculture. I am eager for the opportunity to serve my agricultural and rural community, and represent my family's agribusiness experience at the AgSouth table. I look forward to the chance to listen and learn from peers from other parts of the Southeast and collaborate on solutions and decisions relative to the future of agribusiness operations."*



## REGION 8 – SEAT 1 – 5-YEAR TERM



### SEAN F. LENNON

**Age:** 47

**Residential:** Warm Springs, Georgia

**Business:** Woodbury, Georgia

**Commodity:** Fruit

**Related Party Loans & Transactions:**

Wife | Brother | Business Entity

**How long have you been**

**a customer of AgSouth:** 15 years

#### **Principal Occupation/Employment and Business Experience during the Past 5 Years:**

- Fitzgerald Fruit Farms, LLC – Owner
- Fitzgerald Packing & Storage, LLC – Owner
- Fitzgerald Fruit Sourcing, LLC – Owner
- I'll Never Get To Sea, LLC – Owner
- Southern Tides on the Cape, LLC – Owner
- Sailor's Landing, LLC – Owner
- Saltwater Breeze on the Cape, LLC – Owner
- Lennon Real Properties, LLC – Owner
- Lennon Business Holdings, LLC – Owner
- Warm Springs Winery, LLC – Owner
- The Shed at Fitzgerald Farms, LLC – Owner
- Turkey Creek Tents & Events, LLC – Owner

#### **Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:**

- AgSouth Farm Credit Board of Directors (Agricultural Lending Cooperative) – Board Member
  - Risk Management Committee – Member/Chair
  - Executive Committee – Member
  - Audit Committee – Past Member
  - Executive & Compensation Committee – Past Member
- Meriwether County Farm Bureau (Ag Partner) – Board Member
- National Peach Council (Ag Promotion) – Board Member/Past President
- Georgia Peach Council (Ag Promotion) – Board Member
- Georgia Fruit & Vegetable (Ag Promotion) – Member
- Georgia Grown (Ag Promotion) – Member
- Georgia Farm Bureau Certified Farm Markets (Ag Promotion) – Member
- Georgia AgriBusiness Council (Ag Promotion) – Member

#### **Education & Certifications:**

- Flint River Academy – Diploma
- Georgia College & State University – (BS) Biology
- Clemson University – (MS) Horticulture

*"My journey into agriculture began humbly, with a summer job on a local peach farm in high school. What started as seasonal work slowly became a lifelong passion that would lead me to become Georgia's largest first-generation peach farmer. I have been able to build a thriving career centered upon dedication, hard work, and a deep respect for the land and the people who work it."*

*I am grateful for the opportunity to cultivate not only crops, but also a business and a legacy. I understand firsthand the long hours, financial risks, and perseverance required to start and sustain a farming career. That perspective has guided my commitment to helping others in agriculture, especially young and beginning farmers.*

*Over the years, my operation has grown from fruit production to a sourcing business, a packing facility, and a thriving retail market and wine operation. The diversification has allowed me to remain a full-time farmer, grounded by the core values of hard work, integrity, and the Golden Rule.*

*Through the agriculture-related leadership roles I've held, I have advocated for farmers, always bringing the perspective of someone who knows what it takes to build a farm from the ground up. Serving on these boards has not only allowed me to give back but has also provided invaluable training and experience that has enhanced my own businesses.*

*Farm Credit has played a pivotal role in my growth as a farmer, providing the support and valuable resources needed to expand my operation. I am a strong advocate for the tools and financing solutions that help make farming accessible for new generations. With a firm belief in paying it forward, I hope to continue to serve and support others in the agricultural community."*



## REGION 8 – SEAT 1 – 5-YEAR TERM



### MICHAEL Q. LOWDER

**Age:** 67

**Residential:** Watkinsville, Georgia

**Business:** Watkinsville, Georgia

**Commodity:** Beef Cattle

**Related Party Loans & Transactions:** N/A

**How long have you been**

**a customer of AgSouth:** 11 years

#### **Principal Occupation/Employment and Business Experience during the Past 5 Years:**

- Department of Large Animal Medicine & Surgery, The University of Georgia – Veterinarian
- Large animal and exotic (mega vertebrae) animal Veterinarian
- Preferred Veterinary Medicine, Athens, Georgia – Co-Owner
- Preferred Properties of Georgia, LLC (Real Estate Holdings & Investment) – Co-Owner
- Walton Electric Membership Cooperative – Board Member
- Redwol Acres (Seedstock Angus Farm) – Owner

#### **Boards Nominee Serves on or is employed in a Position of Authority and Organizations in which Nominee is a Member:**

- Georgia Veterinary Association – Member
- American Veterinary Medical Association – Member
- American Veterinary Dental College – Member
- Georgia Cattlemen's Association – Member
- Clark-Oconee County Cattlemen's Association – Member
- Walton EMC (Electric Coop) – Board Member

#### **Education & Certifications:**

- Clemson University – (BS) Animal Science
- Brigham Young University – (MS) Animal Science Minor in Reproductive Physiology and Organic Chemistry
- Tuskegee University – (DVM) Veterinary Medicine
- Auburn University – (MS) Biomedical Science

*"I was raised on a small farm in Sumter, South Carolina. I started showing chickens in 4-H, began raising beef cattle, and eventually showed horses nationally, and operate a farm in Oconee County, Georgia.*

*Growing up with an interest in animals and a father as an accountant and two grandfathers that farm, agriculture was in my blood. The business of farming and livestock have always been a passion of mine. With a path directing me to Clemson University, I graduated with a degree in Animal Science with a minor in business and production; continuing my education with Masters of Science in Animal Science and Biomedical Science. I obtained my Doctor of Veterinary Medicine leading to teaching roles at Tuskegee University and the The University of Georgia College of Veterinary Medicine. I have taught professional students over 34 years and stress the stewardship of operating their practices and conducting themselves in a professional manner that would reflect well in the communities they live in.*

*I am a member of the American Veterinary Medical Association, Georgia Veterinary Association, Georgia Cattlemen's Association, Clark-Oconee County Cattlemen's Association and the American Veterinary Dental College.*

*My family operates a registered Angus beef cattle farm, entering cattle in the state bull tests and heifer development programs. In addition, we raise show swine for 4-H and FFA students to compete locally, state wide and nationally. In my profession, as a large animal veterinarian over the past 36 years, I have had the opportunity to visit on numerous farms and spend time with producers discussing their livestock/farming operations.*

*I feel that I can be a direct link between the farmers and livestock producers in my community and state with AgSouth. I am a thoughtful and well-educated individual; and I believe that institutions like AgSouth play a pivotal function in the sustainability and building of this country's agricultural assets – striving to keep agriculture production a vocation in America."*



## NOMINATING COMMITTEE POSITIONS

Following is a list of Nominating Committee nominees selected by the 2025 Nominating Committee. The city of residence and/or business, and commodity of each nominee is listed.

## TERMS

Based on Association bylaw 420.2 and action of the AgSouth Board of Directors, the 2025 Nominating Committee was tasked with allocating two (2) primary seats to serve a one-year term and one (1) alternate seat to serve a one-year term for each Region.

## NOMINATING COMMITTEE NOMINEES

Region 1	Region 2	Region 3	Region 4
<b>Johnny R. Rogers</b> Roxboro, North Carolina Cattle, Sheep	<b>David F. Correll</b> Cleveland, North Carolina Produce, Cow/Calf Pairs	<b>Vance C. Proctor III</b> Vale, North Carolina Poultry, Soybeans, Corn, Wheat, Hay, Beef Cattle	<b>James S. Cox</b> Crumpler, North Carolina Vegetables, Christmas Trees
<b>J. Brent Scarlett, DVM</b> Asheboro, North Carolina Brood Cows, Goats, Freezer Beef	<b>Charles R. Thomas</b> Winston-Salem, North Carolina Beef Cattle, Corn, Soybeans, Small Grain	<b>Derek L. Smith</b> Boonville, North Carolina Poultry, Tobacco, Cattle, Wheat, Corn, Soybeans	<b>Donald R. Smart</b> Waynesville, North Carolina Beef Cattle, Tobacco, Vegetables, Dairy Cattle, Grain
Alternate	Alternate	Alternate	Alternate
<b>Ernest Ted Moore</b> Hurdle Mills, North Carolina Soybeans, Wheat, Tobacco, Corn, Hay	<b>Daniel L. Knox</b> Cleveland, North Carolina Dairy Replacement Heifers, Beef Cattle	<b>Olivia P. Miller</b> Lincolnton, North Carolina Dairy	<b>Zachary Ross</b> Waynesville, North Carolina Dairy Cows

Region 5	Region 6	Region 7	Region 8
<b>Baron R. Buzhardt</b> Saluda, South Carolina Cattle, Timber	<b>Bryan R. Dantzer</b> Santee, South Carolina Corn, Cotton, Soybeans, Wheat	<b>Mark H. Brown</b> Garfield, Georgia Cotton, Peanuts, Timber	<b>J. Emmett Collins, Jr.</b> Woodbury, Georgia Cattle, Timber
<b>Samuel A. Milford</b> Abbeville, South Carolina Cattle, Hay	<b>Adair M. McKoy IV</b> Wadmalaw Island, South Carolina Vegetables, Row Crops	<b>L. Anthony Cowart</b> Millen, Georgia Cattle, Corn	<b>Thomas G. Vanhuss</b> Smarr, Georgia Poultry
Alternate	Alternate	Alternate	Alternate
<b>Marion Black</b> Saluda, South Carolina Cattle	<b>Bates R. Houck</b> Cameron, South Carolina Vegetables	<b>Don I. Burke</b> Millen, Georgia Cotton, Peanuts, Timber	<b>Kenneth E. Chapman</b> Woodland, Georgia Cattle, Hay, Timber





## CURRENT DIRECTORS

Region	Name	Position	Type(s) of Agriculture	Age	Year First Term Began	Term Expires
5	H. Frank Ables, Jr.	Chair	Poultry, Beef, Row Crops	65	2015	2028
4	D. Kaleb Rathbone	Vice-Chair	Beef Cattle, Hay	42	2012	2027
N/A	John M. Barnard	Outside Director	N/A	67	2004	2027
3	W. Rex Bell	Director	Corn, Soybeans, Hay, Wheat	78	2007	2025
7	K. Neal Bennett	Director	Beef Cows, Row Crops, Pecans, Hay	67	2024	2029
5	Arthur Q. Black	Director	Fruits, Hay, Vegetables	75	1995	2025
2	Mark A. Bray	Director	Beef Cattle, Stocker Cattle, Poultry, Dairy	67	2003	2026
2	Andrew W. Burleson	Director	Cotton, Corn, Soybeans, Hay, Beef Cows, Timber	47	2021	2026
6	David V. Cantley	Director	Corn, Cotton, Soybeans, Hay, Beef Cows, Timber	62	2020	2028
1	David M. Coltrane	Director	Dairy, Replacement Heifers	51	2009	2027
8	Tara H. Green	Director	Poultry, Beef, Vegetables, Flowers, Agritourism	36	2021	2026
1	Tina T. Gross	Director	Row Crops/Agritourism	51	2024	2029
8	Wesley C. Ham	Director	Poultry, Cattle, Alligators, Forestry	36	2022	2025
3	Dan A. Hunsucker	Director	Beef Cattle, Hay, Corn, Wheat, Soybeans	65	2020	2025
4	Joseph A. Lail	Director	Corn, Wheat, Soybeans, Beef Cattle	70	1997	2028
8	Sean F. Lennon	Director	Fruit	47	2017	2025
1	Clark M. Newlin	Director	Beef Cattle, Grain, Hay	77	2002	2026
5	J. Jay Peay	Director	Timber	63	2015	2028
6	William T. Robinson	Director	Timber, Row Crops, Cattle, Hay	58	2011	2029
3	Vickie N. Smitherman	Director	Dairy	66	2009	2027
4	Leslie G. Sparks, DVM	Director	Beef Cattle, Dairy Cattle, Swine	38	2019	2029
2	L. Kim Starnes	Director	Row Crops, Beef Cattle, Poultry	69	2007	2025
N/A	Dr. Alton Thompson	Outside Director	N/A	71	2004	2025
7	Pete Wall	Director	Cattle, Sheep	69	2021	2026
6	Hugh E. Weathers	Director	Row Crops	69	1998	2027
N/A	David H. Womack	Outside Director	N/A	67	1991	2028

## CERTIFICATION – AUGUST 11, 2025

The undersigned certify that we have reviewed the 2025 Annual Meeting Information Statement of AgSouth Farm Credit and that the report 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 our knowledge and belief.

  
H. Frank Ables, Jr.  
Board Chair

  
Vance C. Dalton, Jr.  
Chief Executive Officer

  
C. Robert "Bo" Fennell  
Chief Financial Officer



AgSouth Farm Credit, ACA | P.O. Box 1827 | Statesville, NC 28687-1827

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